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PRAVASI INDIANS

The India Connection

WITH LOVE FROM BHARAT

HOW PRAVASI INDIANS ARE PROPELLING INDIA?

युवा शक्ति को वैश्विक ताकत में बदलने का

RISING KERALA BUILDING CITIES FOR FUTURE

BHOJPURI BEAT

WHY MUSIC OF THE MASSES THREATENS THE ELITE'S MORALITY?

SAFFRON KINGDOM

PRESENTING COUNTER NARRATIVE TO 'THE KASHMIR FILES'





OF DRIVING EXPONENTIAL GROWTH & POWERING INFINITE POSSIBILITIES



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CRORE 10

LETTER FROM THE PUBLISHER



Reflections of a Changing India

Dear Readers,

As India stands at a crossroads, this *PRAVASI INDIANS'* November edition brings together stories that speak not only of what India is today but also what it seeks to become.

We open this issue with a timely interview by our Editor-in-Chief **SUDHANSHU RANJAN** with former Chief Election Commissioner T. S. KRISHNAMURTHY. At a moment when the integrity of electoral rolls is being fiercely debated in the run-up to the Bihar assembly elections, Krishnamurthy offers a calm, data-driven perspective. His insights tell us that democracy can eventually survive through shared accountability of officials, political parties and citizens alike.

Our Cover Story, authored by **DR. NILAY RANJAN SINGH**, CEO of State Bank of India, DIFC, captures the extraordinary global footprint of Pravasi Indians. His reflections on how the Indian diaspora is shaping the vision of Viksit Bharat @2047 illustrate a powerful truth: that India's future is being written not only within its borders, but across labs, boardrooms and research hubs around the world.

In our In Focus section, **DR. RAJIV THAKUR** takes us to Kerala, a state quietly undergoing urban transformation. Rather than the rise of megacities, Kerala presents a dispersed urban model driven by remittances, migration and grassroots governance. As the state moves towards an overwhelmingly urban future, his piece raises urgent questions about sustainability, community and balance between environment and growth.

This edition also pays homage to conscience and compassion through an obituary on Dr. Jane Goodall by **ANIL K. PRASAD**. Her life's work — bridging science, ethics, human rights and environmental stewardship—feels more relevant than ever in a world grappling with climate anxiety and moral responsibility.

Our Off-Beat section highlights stories that touch the heart and challenge assumptions. **SYED ALI MUJTABA** writes about the transformative power of Make-A-Wish India, where a single dream can rekindle hope for critically ill children. In another piece, **RAJEEV KUMAR**, writing from Istanbul, explores the contested cultural space of Bhojpuri music, revealing how working-class voices resist erasure and redefine ideas of taste, morality and belonging.

In Film Review by **SYED ALI MUJTABA**, we turn our gaze to Kashmir through a review of *Saffron Kingdom*, a film that dares to present a counter-narrative, reminding us that art often becomes a necessary mirror of society.

Our Economy section carries **SATISH SINGH**'s insightful reflection on the State Bank of India, an institution that has grown alongside the nation itself, blending scale, trust and innovation to serve over half a billion customers and shape India's financial architecture.

We are equally proud to present **DR. SHIVJI SRIVASTAV**'s Hindi poem, *Jyoti ka Utsav Manayein*, a lyrical call to light lamps of hope at a time when the world needs healing rhythms.

In Skill Development, Ambassador **SANJAY KUMAR VERMA** reminds us that India's greatest asset—its young population—is also its greatest responsibility. Skills will determine not only India's domestic strength, but its place in the global talent ecosystem.

Finally, our Horoscope section by **ACHARYA DINAYAK** brings a spiritual dimension, reflecting on astrology as a science of harmony between human life and cosmic rhythm.

Together, these stories form the essence of this issue: questioning power, celebrating possibility, honouring compassion, and believing, above all, in the quiet strength of people who shape nations from within and beyond.

Happy reading PRAVASI INDIANS!

Rashone CEO and Publisher

We would love to hear from you. We also invite diaspora members to write for us and share their experiences

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10-14

COVER STORY

Dubai-based Chief Executive Officer, State Bank of India, DIFC, **DR. NILAY RANJAN SINGH**, who was recently bestowed the 'CEO of the Year' award in the Middle East, writes how Pravasi Indians are scripting and shaping its goal of Vikshit Bharat by 2047, adding "from Silicon Valley boardrooms to London classrooms and Singapore laboratories together, millions of Pravasi Indians are helping shape this journey through ideas, investment, and influence.

16-21

IN FOCUS / KERALA

The Missouri State University, West Plains Professor **DR. RAJIV THAKUR**, who had participated in the Kerala Urban Conclave 2025, writes how Kerala is undergoing one of the most dramatic urban transformations in India—not through sprawling megacities, but through a unique, dispersed pattern that is reshaping everyday life. As remittances, migration, global exposure, and local governance drive rapid change, the state now stands at a crossroads. With 80% of its population likely to live in urban areas by 2036, Kerala must navigate the complex intersections of environment, infrastructure, economy, and community.

22-26

OBITUARY



A distinguished scholar, and multilingual poet specializing in cross-cultural education and human rights himself, ANIL K. PRASAD, pays tribute to Jane Goodall (1934–2025), lauds her groundbreaking

research on chimpanzees, which implied that her role went beyond that of scientist to one of the world's most influential voices for human rights, environmental protection, and ethical responsibility, showing how well-being of people, animals, and ecosystems is inseparably linked. As a United Nations Messenger of Peace, Goodall reshaped global conversations on human dignity, sustainability, and moral ecology. This article explores how her philosophy bridges science and spirituality, situating her legacy within today's debates on environmental justice, human rights, and global ethics.

06-09

INTERVIEW

Our Editor-in-Chief SUDHANSHU RANJAN interviews former Chief Election Commissioner T. S. KRISH-**NAMURTHY** as allegations of "vote theft", inflated voter lists and multiple entries dominate India's political noise in the run-up to Bihar assembly polls. The veteran election administrator offers a calm, empirical counterpoint in his wide-ranging conversation, explains why India's electoral roll suffers from human error rather than conspiracy, why several old systems stand misaligned with India's political realities, adding "a flawed voter roll is surely the Election Commission's primary responsibility but political parties, state officials and even voters are equally to blame."

28-29

OFF-BEAT

Our Chennai-based Special Correspondent, **SYED ALI MUJTABA**, currently a Faculty at Chennai-based M.G.R. Educational & Research Institute, writes how a single wish can change everything for critically ill children, adding "Make-A-Wish India is turning pain into a possibility—one dream, one smile, and one unforgettable moment at a time."

30-33

OFF-BEAT

A Faculty at Istanbul-based Ibn Haldun University, RAJEEV KUMAR, in his article explores the fault lines where language, morality, and class collide in one of India's most misunderstood musical traditions. He further writes why Bhojpuri beats, music of the masses, seemingly threaten the elite's morality, adding "The Bihar government's 2025 crackdown on 'vulgar' Bhojpuri songs sparked fierce debate across India...Bhojpuri music...represents a working-class culture that refuses erasure." Kumar further says "Its booming speakers and earthy metaphors challenge elite ideas of taste even as they give voice to migration, memory, and collective joy."

34-37

FILM REVIEW

Given that few themes in Indian cinema evoke as much controversy as Kashmir, our Chennai-based Special Correspondent, **SYED ALI MUJTABA**, talks about *Saffron Kingdom*, dares to tell a story that mainstream Indian audiences may resist to accept, adding "Where *The Kashmir Files* cast Kashmiri Hindus as victims of Muslim militancy, this film produced in America by the Kashmiri diaspora, presents a counter-narrative—a haunting account of Kashmiri Muslims enduring life under military occupation.

38-39

ECONOMY

The Mumbai-based columnist **SATISH SINGH** who works with SBI as Assistant General Manager, says State Bank of India has been more than a bank—it is the backbone of India's economic growth and social transformation. With 520 million customers, record profits, and a global presence, SBI blends trust, scale, and innovation to shape the nation's financial future.

40-42

कौशल विकास

पूर्व भारतीय कूटनीतिज्ञ, संजय कुमार वर्मा, जो सूडान, जापान और कनाडा में भारत के राजदूत रह चुके हैं, और वर्तमान में रिसर्च एंड इंफॉर्मेशन सिस्टम फॉर डेवलपिंग कंट्रीज (RIS) के अध्यक्ष हैं, कौशल विकास पर बल देते हुए कहते हैं की तेजी से बदलते वैश्विक श्रम बाजार में इस से न केवल भारत का घरेलू अर्थव्यवस्था सशक्त होगा, बल्कि भारत विश्व के लिए प्रतिभा का मुख्य स्नोत भी बनेगा। भारत की युवा आबादी के लिए यही सबसे बड़ा अवसर भी है और चुनौती भी जो भारत के अविष्य और उसकी वैश्विक भूमिका को भी निर्धारित करेगा।

44-45

HOROSCOPE / राशिफल

प्राचीन ज्योतिषीय सिद्धांतों की गहरी समझ रखने वाले आचार्य दिनायक कहते हैं ज्योतिष शास्त्र एक विज्ञान है जो व्यक्ति की जीवन यात्रा के गहरे अर्थ को दर्शाता है और मंत्र, दान, व्रत और रत्न ग्रहों के साथ सामंजस्य स्थापित करता है।

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हिन्दी / कविता

झाँसी में जन्मे और श्री चित्रगुप्त महाविद्यालय के हिंदी विभाग से सेवानिवृत्त, **डॉ. शिवजी श्रीवास्तव** अपनी "ज्योति का उत्सव मनाएँ" नामक कविता में कहते हैं 'चलो कोई गीत सुमधुर गुनगुनाएँ' और 'एक दीपक नेह का हम भी जलाएँ'।

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WHAT MOST POLITICAL PARTIES **ALLEGE 'VOTE** THEFT' IS AT MOST MISTAKES, SURELY NOT MANIPULATION

As allegations of "vote theft", inflated voter lists and multiple entries dominate India's political noise, former Chief Election Commissioner T. S. KRISHNAMURTHY offers a calm, empirical counterpoint. In this wideranging conversation with Pravasi Indians' Editor-in-Chief SUDHANSHU RANJAN, the veteran election administrator — who once helmed the world's largest democratic exercise — explains why India's electoral roll suffers from human error rather than conspiracy, why Aadhaar cannot be treated as proof of citizenship, and why the First-Past-the-Post system is now fundamentally misaligned with India's political realities. He further argues a flawed voter roll is surely the Election Commission's primary responsibility but political parties, state officials and even voters are equally to blame. Excerpts...



Q: Though the allegation of 'vote theft,' especially the one made by Rahul Gandhi, seemed to snowball into a major controversy and affect the assembly poll results, but it made no dent on NDA which got even better and historic mandate in Bihar. How do you see this allegation?

Ans: I honestly don't understand what 'vote theft' meant. The electoral roll is a crucial component of democracy, but yes — there are complaints about mass inflation and mass deletion of names.

This happens because revisions, which should be done regularly, are often not conducted properly. The people who update voter lists are state government employees, not Election Commission of India officials.

Some states work well, others do not. So mistakes occur — both additions and deletions. But you cannot say your vote is 'going somewhere else'. Since voting is secret, such allegations cannot be proved.

Political parties are given free copies of the electoral roll and are expected to verify them. Most of these parties do not. Voters also fail to check their names in time. The responsibility is shared — not just with the Election Commission.

Q: Rahul Gandhi claimed that one lakh+ fake voters existed in Mahadevapura, and that a person named Gurukirat Singh Danga appeared at four different addresses. He also cited cases where 80 people were registered in a single 10x15 ft room. Are these manipulations or errors?

Ans: These are mistakes, not manipulations. Many voters change residence but don't apply to delete their earlier entries. Some officials do not follow verification procedures properly.

Unless you have evidence, you cannot claim these are deliberate manipulations. Errors occur largely due to carelessness.

Q: If Aadhaar is linked, shouldn't that prevent duplicate registrations?

Ans: I agree. Aadhaar is unique — but the registration process is not always followed properly. In many places, officials don't conduct physical verification and simply approve applications.

So, blame cannot fall solely on the Election Commission. Yes, EC is responsible, but there is shared respon-

People call it 'vote theft', but voting is secret - no one can prove their vote went elsewhere.



Mistakes happen because state officials don't verify addresses properly. But calling it manipulation needs proof.



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Aadhaar is identification, not citizenship.
That's the fundamental flaw.



Political parties get the voter list for free — yet most of them never verify it.



In India, First-Past-the-Post has empowered small parties with just 20-25% votes. This is not representative democracy.



Reforms won't come from political parties — they benefit from the chaos. Only a high-level national committee can fix this.



sibility — voters, political parties, and field officials all are equally to blame.

Q: Political parties say they are reporting errors, but the Election Commission now demands affidavits and has even warned of defamation. Akhilesh Yadav submitted an affidavit but no action was taken. Isn't this discouraging complaints?

Ans: There is a prescribed procedure. If you're alleging inflation or deletion, someone must formally take responsibility for the complaint. An affidavit adds credibility.

However, the EC should not threaten defamation. If there are large-scale complaints, they must be verified — even without affidavits. Some procedural structure is needed, otherwise the EC will be drowned in frivolous complaints.

Q: Another concern is Aadhaar being issued to Bangladeshi immigrants or Rohingyas. If Aadhaar is accepted as a document for electoral rolls, isn't that a big vulnerability? Political parties say determining citizenship is not the EC's job. Your reaction?

Ans: The Election Commission has never rejected Aadhaar. It is widely used for identification — even at polling booths. But Aadhaar is not proof of citizenship. That is the key problem. Aadhaar is issued to citizens and non-citizens.

When I was CEC, I suggested to the Home Ministry that Aadhaar should reflect citizenship. Citizens and non-citizens should have different Aadhaar cards. I don't know why it was never implemented.

EC's responsibility is clear: only citizens must vote. If there are complaints about non-citizens in voter lists, EC officers can verify citizenship. But this requires a strong cleanup exercise at least six to eight months before elections.

Q: Repeatedly, political leaders allege manipulation of results. They cite examples from Bihar (1999), or from earlier elections like 1952, 1967 Kashmir, or 1987 where results allegedly triggered unrest. Are such manipulations possible today?

Ans: We cannot compare 1952 with today. In 1952, electoral rolls were not fully verified because of Partition. In later years there have been allegations, yes — but I cannot comment on specific historical claims.

What I can say is that political parties always allege manipulation when they lose. They blame EVMs, voter lists, counting — everything for their defeats.

Let me share an example with you all. A senior leader once called me at 11 pm during counting in Bihar, demanding I stop it due to alleged manipulation. I told him counting cannot be stopped, but results can be withheld if he provides proof. The next morning, he won and he never referred to his complaint thereafter. This is the nature of politics.

Q: You have spoken extensively about electoral reforms. What are the most urgent changes India needs?

Ans: We had recommended around 24 reforms. A few were implemented, mostly due to Supreme Court's intervention, not government action.

It's high time the government form a high-level committee on electoral reforms.

Most importantly, the First-Past-the-Post (FPTP) system is outdated. Candidates winning with just 22–25% votes even become ministers. This is not representative democracy.

We need a minimum vote share threshold, otherwise small parties with narrow bases continue to distort the system. Political parties never include electoral reforms in their manifestos as they benefit from the status quo.

Q: Duverger's Law says FPTP should create a two-party system, but India has seen the opposite — an explosion of caste-based and regional parties. Why?

Ans: In India, FPTP has actually encouraged the rise of small parties. With just 20–25% votes, they can win seats and gain political power. If we insist on a minimum 33% or 50% vote share, such parties would have to broaden their appeal. We urgently need electoral reforms to ensure genuine representation. ■

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WITH LOVE FROM BHARAT

HOW PRAVASI INDIANS ARE PROPELLING INDIA

As India steps confidently toward its goal of becoming a developed nation by 2047, it is not walking alone. Millions of Pravasi Indians — from Silicon Valley boardrooms to London classrooms and Singapore laboratories together — are helping shape this journey through ideas, investment, and influence.



BY DR NILAY RANJAN SINGH

A recipient of several international accolades, including the recent 'CEO of the Year' award in the Middle East, the author is currently the Chief Executive Officer of State Bank of India, DIFC, Dubai.



ndia today stands at a remarkable moment in its modern history. It is one of the fastest-growing large economies in the world, the planet's most populous nation, and the largest democracy — a vibrant civilisation that continues to be a voice of peace and progress. But beyond the numbers lies a deeper aspiration: the dream of transforming India from a developing economy into a developed nation by 2047, a century after Independence.

This aspiration is not just a rhetoric rather a national mission nourished by successive governments, industries, and citizens. It is a story of resilience and reinvention, of social democracy meeting economic dynamism. And crucial-

tion — remains a work in progress.

India's rise is not merely an economic story. It is a social, cultural, and psychological journey of redefining what development truly means. And while India continues to achieve growth at home, its overall success is increasingly shaped by its diaspora — the thinkers, technologists, and trailblazers who carry the confidence of Bharat into the world and bring global knowledge back to Indian soil.

The Economic Conundrum

India's economy has become a global powerhouse. Yet, the challenge remains: will the growth benefits reach every Indi-



ly, it is not a story written by India alone. The Pravasi Indians across the globe have been a powerful partner in this journey, carrying the essence of Bharat, its energy, expertise, and empathy of the world wherever they are.

For the 32 million Indians living abroad, India's rise is not a distant spectacle. It is personal. Their remittances sustain households; their innovations inspire industries; their advocacy shapes perceptions. In boardrooms, laboratories, classrooms, and parliaments across the globe, they embody the spirit of a confident India that is ready to lead.

From Promise to Prosperity

The path from aspiration to achievement

is, however, steep. Since economic liberalisation in 1991, India has moved with extraordinary speed — from a state-controlled economy to one that is entrepreneurial, digitally driven, and globally connected. Yet, the transformation into a developed nation — driven by high per capita income, world-class infrastructure, social equity, and technological revolu-



The nation is striving to transform itself from a developing economy into a developed country by its centenary of Independence, powered by growth, reform, and global ambition.

an? The last three decades have seen impressive GDP expansion, but the nature of this growth — often described as "jobless" — raises serious questions. Each year, nearly 10–12 million young Indians enter the labour market, but as regards the quality of job, much remains to be desired.

This is where our diaspora's role becomes impactful though in subtle way. Pravasi Indians have played an important role. Once dismissed as a Silicon Valley imitation, the start-up initiatives in India have been a great success. Nearly one-third of India's unicorn founders have diaspora links. They bring not just money but management practices, mentorship, and market access.



Agriculture and Inclusion

Agriculture remains India's backbone. Though it engages nearly half of its workforce, it contributes less than one-fifth of GDP. Small landholdings, monsoon-dependency and low productivity continue to constrain rural prosperity. Successive governments have launched reforms, but exe-

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cution remains a hurdle.

Here again, India's global citizens have shown solidarity. From technology-driven farming models in California and Israel to sustainable irrigation systems pioneered by Indian-origin scientists abroad, the diaspora can play a vital role in modernising Indian agriculture. Their partnerships in agri-tech startups, precision farming, and climate-resilient agriculture can help India transform its villages into engines of prosperity.

Industrial Ecosystem

For India to secure mass employment, manufacturing must thrive. The Make in India initiative was launched to position the country as a global hub for production, yet challenges persist: inadequate infrastructure, complex land laws, and skill

shortages. While India assembles iPhones, China still manufactures most components — a gap that reflects the need for a deeper industrial ecosystem.

The solution lies in technology transfer and collaboration. Many Pravasi Indians working in engineering, R&D, and supply chain management abroad are uniquely placed to support

With 32 million Pravasi Indians worldwide. remittances. innovation, mentorship, and global influence have become critical drivers of India's economic and social



demographic dividend is enormous: over 65% of its population is under 35. But the dividend could easily become a burden if the youth are under-skilled or unemployed. The education emergency is real. While

this transformation. They can bring advanced processes, innovation standards,

and managerial efficiency to help India

evolve from an "assembly economy" to a

A nation's true wealth lies not in its re-

sources but in its people — in their health,

education, and capacity to create. India's

"creator economy."

Demographic Dividend

enrolment rates have improved, learning outcomes lag. The Annual Status of Education Report (ASER) shows that many students in Grade 5 struggle with Grade 2 texts. Meanwhile, higher education suffers

from outdated curricula and weak industry linkage.

Here, the global Indian network becomes a national asset. From Ivy League professors to technology entrepreneurs, Pravasi Indians are helping reshape education in India through partnerships, philanthropy, and mentorship. Collaborative ventures between Indian universities and di-

aspora academics are fostering research, innovation, and global exposure.

In healthcare, the COVID-19 pandemic was a stark reminder of both India's vulnerabilities and its global connectedness. During the crisis, Indian-origin doctors, nurses, and medical researchers across the world became an invisible bridge of support — sending supplies, funds, and expertise.

Strengthening India's public health infrastructure and promoting indigenous pharmaceutical research are crucial, and the diaspora's medical expertise can accelerate this progress.

India's Digital Leap

India's highways, railways, and airports are expanding at unprecedented rates, but infrastructure gaps persist. Logistics costs remain high, accounting for nearly 14% of GDP compared to 8% in developed nations. The government's efforts — from the Dedicated Freight Corridors to multimodal connectivity — are commendable, yet the scale of need is staggering.

What has changed the most is India's digital leap. With Aadhaar, UPI, and rapid smartphone penetration, India has built a digital public infrastructure unmatched in the

expertise will be invaluable in ensuring both efficiency and equity in the digital economy.

Social and Governance Challenges

Development must also mean dignity, equality, and justice. India's economic growth has often coexisted with social inequities. Income disparity, regional imbalance, and gender

inequality remain concerns.

True development demands inclusive growth — not equality of wealth, but equality of opportunity. The *Pravasi Indian* experience offers instructive lessons here. Living in societies where meritocracy and transparency drive progress, they embody a culture of professionalism and civic responsibility. Bringing this ethos back — through philanthropy, mentorship, and advocacy — can strengthen India's institutions and public trust.

Women and Workforce

India's female labour participation rate, at around 25%, is among the lowest in the world. Empowering women economically is not a moral choice alone — it's an economic imperative. The diaspora's success stories of women leaders in technology, business, and academia provide role mod-

infrastructure and healthcare to sustainability and geopolitics, the Indian diaspora is emerging as India's strongest soft power and strategic asset in its journey towards 2047.

From digital





developing world. Still, a rural-urban digital divide remains.

The diaspora has been pivotal in this transformation. Many of India's most impactful tech innovations were conceived, funded, or guided by Pravasi Indians who bridged Silicon Valley with Bengaluru, Toronto with Hyderabad. The global Indian tech community continues to shape India's digital governance, AI readiness, and cybersecurity frameworks. As data centres grow and Al applications surge, their

els and reinforce the message that half of India's potential lies in its women.

Governance and Institutions

India's democracy remains its greatest strength, but the quality of governance — plagued at times by bureaucratic inefficiency and institutional weakness — needs reinforcement. Strengthening transparency, judicial independence, and press

12 | PRAVASI INDIANS | NOVEMBER 2025 **NOVEMBER 2025 | PRAVASI INDIANS | 13** freedom are as essential to development as highways and factories. A developed India must be defined as much by its governance standards as by its GDP.

Brain Drain and Reverse

The so-called "brain drain" of the 1970s and 1980s is now being reimagined as brain circulation. India remains the world's largest recipient of remittances, but increasingly, the flow of talent is two-way. Thousands of Indian-origin professionals are returning home to invest, teach, and build. They bring global best practices, entrepreneurial discipline, and social purpose — the soft infrastructure that can transform India from within.

Development with Sustainability

No discussion of development today is complete without sustainability. India's environmental challenges are vast — from water scarcity and air pollution to waste management and climate adaptation. With 18% of the world's population but only 4% of its freshwater, India's natural resource balance is under severe strain.

Rapid urbanisation adds pressure: poorly planned cities, traffic congestion, and pollution threaten both quality of life and economic productivity. Yet, these challenges also open doors for innovation. Indian-origin climate scientists, engineers, and entrepreneurs across the world are pioneering renewable energy, sustainable agri-

culture, and waste recycling technologies. Their expertise and capital can accelerate India's transition to a green economy one that generates employment while preserving the planet.

India's commitment to renewable energy is already evident in its solar and wind projects, and its leadership in the International Solar Alliance. But true sustainability requires a mindset shift — one where "growth" and "green" are not opposites but partners.

India's Geopolitical Move

India's aspirations unfold in an increasingly turbulent world. Global supply chain disruptions, shifting power balances, and the US-China rivalry create both risks and openings. India's foreign policy, guided by strategic autonomy, must now also leverage its global citizens as ambassadors of goodwill and influence.

Across continents, Pravasi Indians hold key positions in governments, businesses, and international institutions.

Their presence reinforces India's image as a democratic, knowledge-driven power. From technology corridors in California to parliamentary halls in London and Singapore, they amplify India's voice and safeguard its interests. They are India's living soft power — the most trusted interpreters of its global story.

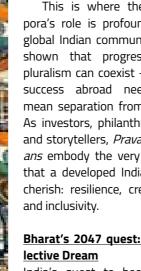
India's March Toward 2047

India's march toward 2047 demands an integrated approach. Reforms must be deep and consistent, not symbolic. Investments in health, education, and skilling must focus on outcomes. Governance must be decentralised, empowering states and local bodies to innovate and deliver.

Equally vital is the need for social cohesion — ensuring that prosperity does not deepen divides. Growth must reach

> the last citizen. The "average" may look impressive, but the strength of a nation lies in how it uplifts the weakest.

This is where the diaspora's role is profound. The global Indian community has shown that progress and pluralism can coexist — that success abroad need not mean separation from roots. As investors, philanthropists, and storytellers, Pravasi Indians embody the very values that a developed India must cherish: resilience, creativity,



Bharat's 2047 quest: A Col-

India's quest to become a developed nation by 2047 is no longer a dream; it is a collective project. It will be pow-

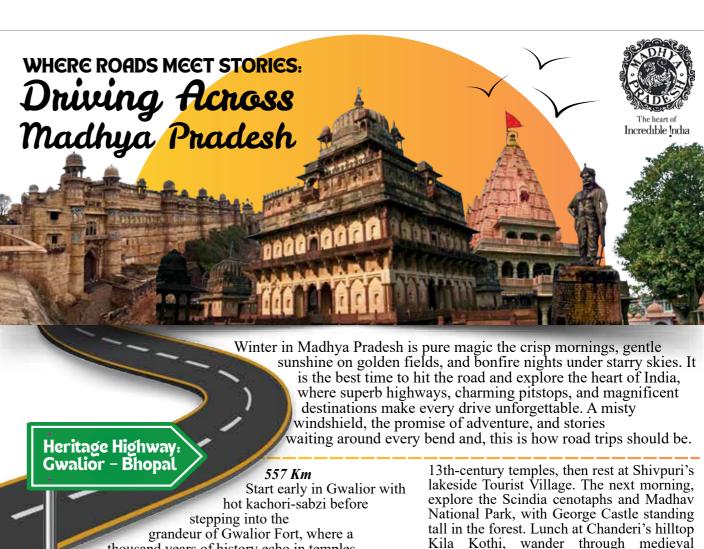
ered by innovation at home and inspiration from abroad — by the farmer and the founder, the student and the scientist, the citizen and the Pravasi Indian.

For every Indian living overseas, India's rise is not just a matter of pride; it is a call to participate. Their remittances are vital, but their knowledge, networks, and narratives are even more transformative.

As India steps into its next century of independence, it carries with it not only the hopes of 1.4 billion citizens but also the goodwill of millions of its sons and daughters scattered across the globe. Together, they form One India — across the world.

For them, the message remains timeless and tender — a reminder of belongingness that transcends borders: With love from Bharat.

(The opinions expressed in the article are his personal.)



thousand years of history echo in temples, palaces, and Jain icons. Pause at the Tomb of Mohammad Ghaus, carrying with you the melodies of his disciple Tansen. Southwards, climb Narwar Fort for sweeping views and a picnic amid palaces and shrines. At Surwaya, marvel at exquisite

marvels, and snack at Pranpur's women-run café. End your journey with Eran's colossal Varaha sculpture, Sironj's durry weavers, and the Begums' palaces at Islamnagar, before reaching the capital, Bhopal.

Pilorim's Progress Ujjain – Bur<u>hanpur</u>

578 kms Begin at dawn with the Bhasma Aarti at Ujjain's

Mahakaleshwar Temple, a divine symphony of bells. conches, and chants. Warm up with poha jalebi in the morning

chill, then visit Bhartihari Caves and Gadkalika Temple. Shop for Bherugarh Prints, grab a bite at Indore Chappan Dukan, and unwind at Mandu's

597 kms

Beyond: Rewa-Datia This route blends wilderness with heritage. Begin in Rewa with little known palaces like Govindgarh and Vynkat Bhavan, taste Indrahar, and spot white tigers at Mukundpur. The thunder of Bahuti thrives, while safaris at Panna National Park your journey. bring close encounters with tigers and sloth

Malwa Resort. The next day, let Jahaz Mahal, Rani Rupmati Pavilion, other medieval gems leave you awestruck. Visit the Buddhist Bagh Caves, pay respects at Baji Rao's cenotaph near Raver, and join the evening Narmada aarti at Maheshwar's fort. Watch the town's famous weavers at work before seeking blessings at Omkareshwar, built on a sacred island. Take the old military road to Asirgarh Fort, where stone walls whisper tales of battles. Conclude at Burhanpur, steeped in Mughal heritage with the original tomb of Mumtaz Mahal. Top it off with the city's kebabs and sweet Daraba.

bears. Pause at Khajuraho's UNESCO World Heritage temples, then head to Dhubela's museum dedicated to Bundela king Chhatrasal. Stay like royalty in Orchha, where Lord Ram is worshipped as a king, or raft down the Betwa River before enjoying a Bundeli thali at a Ladpura Khas Falls, the state's tallest, follows you down homestay. Finally, reach Datia, where the road. At Art Ichol near Maihar, creativity Bundela palaces of rare elegance crown

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BUILDING CITIES FOR A CHANGING FUTURE

Blending rural and urban life into a 'rurban continuum', Kerala is undergoing one of the most dramatic urban transformations in India—not through sprawling megacities, but through a unique, dispersed pattern that is reshaping everyday life. As remittances, migration, global exposure, and local governance drive rapid change, the state now stands at a pivotal moment. With 80% of its population projected to live in urban areas by 2036, Kerala must navigate the complex intersections of environment, infrastructure, economy, and community. The Kerala Urban Conclave 2025 signals a renewed commitment to sustainable, people-centered development, offering a vision of cities that remain resilient, inclusive, and deeply rooted in the state's social fabric.

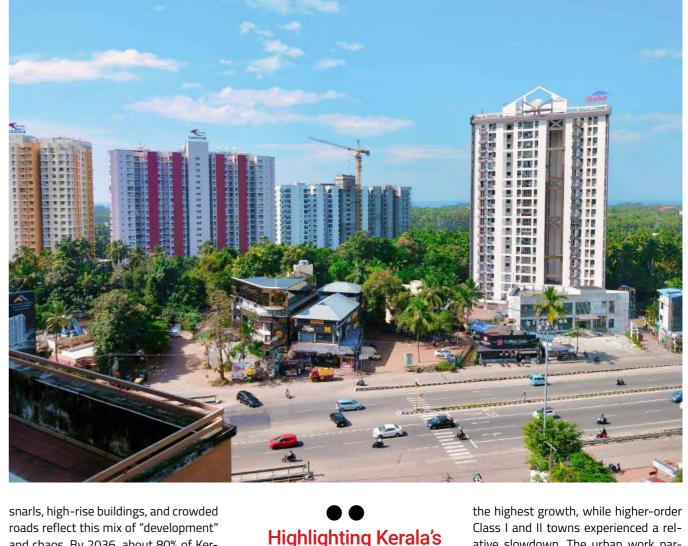


DR. RAJIV THAKUR

An alumnus of the American Association for the Advancement of Science (AAAS), and a Science & Technology Policy Fellow, the author is Professor of Geography at Missouri State University, West Plains, working at the intersection of international development, science, technology, and innovation.

rbanization is not just a statistic or a policy term—it is something people experience in their daily lives. Villagers notice it when young family members move to cities like Delhi, Bengaluru, or Kochi for jobs, education, or better opportunities. In small towns, urbanization reshapes the landscape: supermarkets replace corner shops, apartments rise over fields, and fast-food chains appear beside traditional tea stalls. Traffic





snarls, high-rise buildings, and crowded roads reflect this mix of "development" and chaos. By 2036, about 80% of Kerala's population is expected to live in urban areas, highlighting the state's continued shift toward urban living. Urbanization is not just physical; it also brings cultural change. New languages, food habits, fashion, digital payments, and online shopping increasingly reach remote corners, making small towns feel urban. For most people, urbanization simply means a faster pace of life, shifting ambitions, and a move from community-based living toward individual goals.

Kerala's urbanization stands out in India for its rapid and widespread nature. Between 2001 and 2011, the state recorded a 92.8% increase in its urban population, largely due to the reclassification of rural areas and towns during the census. In 2011, Kerala was the second most urbanized major

continued shift toward urban living, the state is fast moving toward urbanization, with nearly 80% of its population

80% of its population expected to live in urban areas by 2036.

state, with 47.7% of its population living in urban areas. Unlike other regions where growth concentrates in large metropolitan cities, Kerala's urbanization is dispersed, featuring numerous census towns—rural settlements that meet the population density and workforce criteria for classification as urban. Lower-order Class III towns witnessed

the highest growth, while higher-order Class I and II towns experienced a relative slowdown. The urban work participation rate also increased modestly during this period, reflecting greater economic engagement.

Globally, Kerala's urban areas are gaining recognition. A 2019 Economist Intelligence Unit report identified three of the world's ten fastest-growing urban regions in the state, with Malappuram topping the list. Other major urban hubs include Kochi, Kerala's industrial and trade centre; Palakkad, a strategic manufacturing gateway; and Thrissur, known for its thriving small-scale industries.

One of the most significant forces shaping Kerala's urbanization has been its long-standing relationship with the Gulf region. Since the 1970s, waves of migration to Gulf countries have generated a steady flow of remittances, reshaping the state's economy. Fam-

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ilies have used these funds to invest in housing, education, and consumer goods, fueling a consumption-led economy without relying heavily on local industrial growth. Beyond finances, global exposure has influenced architecture, lifestyle, and social behaviour, giving Kerala a distinctive cosmopolitan character. While Kerala's dispersed urbanization has helped avoid the massive slums and concentrated poverty seen in many Indian cities, it has brought its own challenges. Low-density, widespread settlements affect environmental sustainability, infrastructure, social dynamics, and the economy.

Environmentally, sprawling settlements have converted large expanses of agricultural land, including paddy fields, into residential and commercial zones, reducing local food production and putting pressure on natural resources. Waste management is an-

and increased energy consumption.

Infrastructure faces similar constraints. With no clear hierarchy of settlements and a heavy dependence on private vehicles, traffic congestion is a daily challenge. Narrow roads and dispersed settlements make cost-effective public transport extremely difficult.

Unlike megacity driven growth elsewhere, Kerala's urbanization is dispersed through hundreds of census towns, reshaping both economy and social life.



other major challenge. Dispersed populations make centralized systems inefficient, leading to garbage being burned or illegally dumped in several areas, contaminating rivers and soils. Studies indicate that Kerala's coastline has nearly three times the global average of plastic litter. Urban sprawl also threatens sensitive ecosystems such as wetlands, backwaters, and the Western Ghats, heightening risks of floods and landslides. Replacing vegetation with concrete contributes to the urban heat island effect—particularly in cities like Kochi—leading to higher temperatures

Delivering basic services—water, electricity, sanitation—is more expensive in low-density areas, straining government resources.

Economically, remittances have fueled growth but created dependency on foreign income. Industrial output and tax revenues have not kept pace, leaving Kerala vulnerable to fluctuations in Gulf economies. Rising land prices and living costs place pressure on households without remittance incomes, widening social inequalities. Out-migration has contributed to an aging population and labour shortages, particularly in agriculture, which is increasingly dependent on migrant workers from other Indian states. Agricultural decline is further accelerated as younger generations pursue non-farm work and as urban expansion competes for land and water resources.

In this context, the Kerala Urban Conclave 2025, hosted by the Local Self Government Department on September 12–13, 2025, emerged as a landmark event. It brought together policymakers, local governments, academics, national and international experts, civil society groups, and oth-

er stakeholders to discuss innovative urban strategies, strengthen democratic engagement, and promote sustainable development across the state. A major highlight was the launch of Nava Kerala Nagara Nayam (New Kerala Urban Policy) and the announcement of the Kochi Declaration, outlining a vision for inclusive, plural, and resilient urban development. The newly formed Urban Policy Commission focused on ten pillars, including spatial planning, resilience, health, culture, economy, financing, and governance. Emphasizing proactive pol-

Gulf remittances and global exposure did fuel prosperity and cosmopolitan lifestyles but also created environmental stress, infrastructure strain, and economic dependence.

icymaking and design convergence, the Commission integrated planning, sustainability, and technology to build future-ready cities.

The Conclave also showcased Kerala's creative and entrepreneurial potential. The state's strong social infrastructure, global reputation in arts and culture, and vibrant start-up ecosystem reflect its ability to balance tradition with innovation. Digital governance initiatives like K-SMART have improved transparency and efficiency, while fiscal decentralization and diaspora engagement were recognized



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as crucial for strengthening local governments. Inclusivity remained at the core. Policymakers emphasized language sensitivity, gender equity, and accessibility, viewing diversity as a strength. The Conclave promoted participatory governance, connecting citizens and decision-makers, and positioning Kerala as a global model of sustainable, people-centered urban development.

To manage dispersed urbanization while protecting ecosystems, Kerala has enacted forward-looking policies. The Kerala Town and Country Planning Act (2016) provides a framework for Master Plans and Town Planning Schemes, while the Urban Policy Commission (2023) developed a 25-year roadmap emphasizing proactive, climate-responsive, and data-driven planning— including hazard-based zoning and a Digital Data Observatory for real-time intelligence. Decentralization remains central, with municipalities and panchayats leading local solutions.

Policies protecting natural resources include the Kerala Conservation of Pad-



model for sustainable, inclusive, and citizenled urban development.

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dy Land and Wetland Act (2008) and the Ecorestoration Policy (2021), promoting native species restoration and improved forest management. Biodiversity Management Committees (BMCs) in all 1,200 local bodies strengthen grassroots conservation. Kerala's Decentralized Solid Waste Management (DSWM) model, particularly successful in Alappuzha, encourages source-level segregation and biogas treatment. Green infrastructure initiatives—such as wetland and waterway restoration—enhance climate

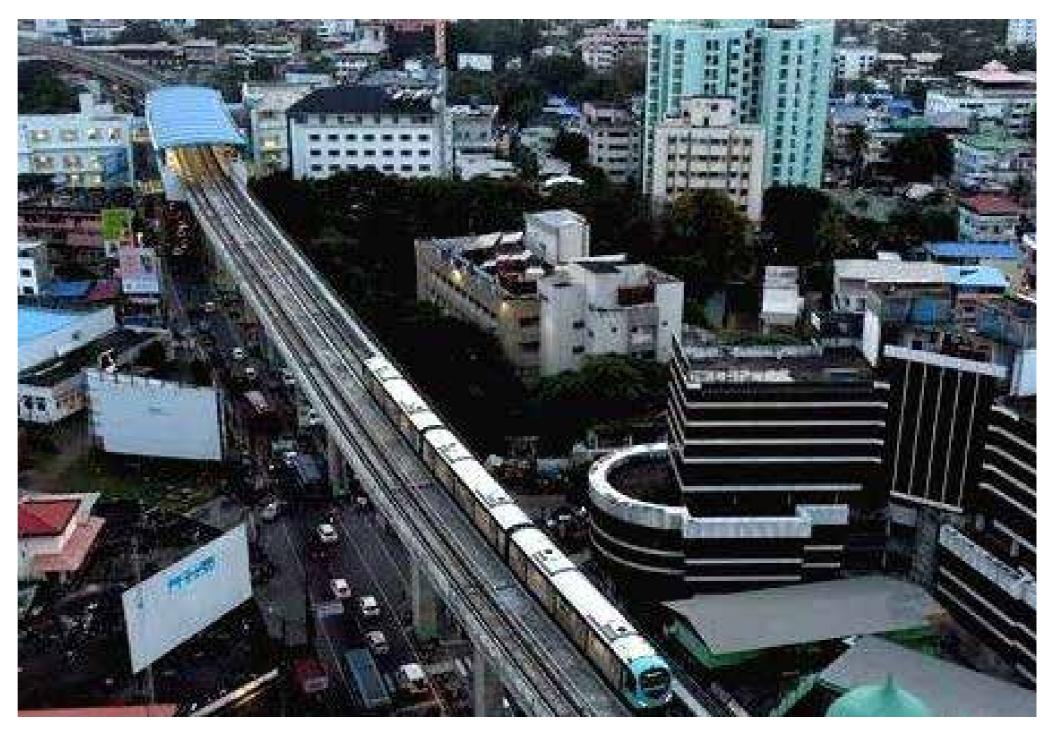
resilience. Innovative municipal financing mechanisms, including green fees and bonds, along with place-based economic development strategies such as positioning the Thrissur–Kochi corridor as a FinTech hub and the Thiruvananthapuram–Kollam region as a knowledge corridor, foster local employment and innovation

The People's Plan Campaign (1996) remains a cornerstone of participatory governance. Citizens actively engage in planning and implementation—whether in waste management, conservation, or urban policy. Programs like "Nirmala Bhavanam Nirmala Nagaram" encourage households to segregate waste, adopt composting practices, and participate in community clean-ups. Women's self-help groups under Kudumbashree and ward-level committees play vital roles. BMCs document biodiversity in People's Biodiversity Registers, restore degraded ecosystems, and manage benefit-sharing when com-

panies use local biological resources. Through Gram Sabhas, citizens influence budgets and local priorities, ensuring governance that is truly participatory. Even formal bodies like the KUPC involve residents in co-producing policies, creating a responsive governance framework.

Looking ahead, Kerala's participatory governance model offers a hopeful blueprint. By empowering communities, integrating citizen voices, and prioritizing environmental steward-

ship, Kerala can build resilient, equitable, and vibrant cities. With engaged citizens, innovative local solutions, and strong decentralized institutions, the state is well-positioned to address challenges such as climate change and rapid urbanization, while preserving its unique social and ecological character. This people-centered approach strengthens democracy, nurtures collective responsibility, and ensures that urban spaces grow in harmony with residents' aspirations



JANE GOODALL

NEW HUMAN RIGHTS **REVOLUTION**

Globally celebrated for her groundbreaking research on chimpanzees, Jane Goodall (1934–2025) grew far beyond the role of scientist to become one of the world's most influential voices for human rights, environmental protection, and ethical responsibility. Her work went beyond traditional definitions of human rights by showing how well-being of people, animals, and ecosystems is inseparably linked. Through her scientific discoveries and humanitarian initiatives such as TACARE and Roots & Shoots, and her service as a United Nations Messenger of Peace, Goodall reshaped global conversations on human dignity, sustainability, and moral ecology. This article explores how her philosophy bridges science and spirituality, situating her legacy within today's debates on environmental justice, human rights, and global ethics.



ANIL K PRASAD

A Ph.D. and a retired English professor, the author is a distinguished scholar, writer, and multilingual poet specializing in cross-cultural education and human rights. His contributions include entries in the Greenwood Encyclopaedia of Asian American Literature (2009), the Routledge Encyclopaedia of Indian Writing in English (2024), and the Springer Handbook of Diasporic Indian Writing (2025). With teaching experience across India including IIT-Bombay, the Middle East, and Africa, Universities of Sana'a, Jordan, Yarmouk, Massachusetts, and Oxford, he is currently Secretary of the Human Rights Association, Bihar, and Patron of the Social Motivational Trust (Patna Chapter), New Delhi. Recognized by Sahitya Akademi for translating few chapters of Yashpal's *Jhuta Sach*, he has also received several awards, including the Lifetime Achievement Award 2024 and Bihar Gaurav Samman 2025.

hen Jane Goodall stepped into the forests of Gombe Stream National Park in 1960, she was not just beginning a landmark scientific project — she was laying the foundation for a worldview that would eventually connect primate behaviour, human rights,

environmental justice, and the moral responsibilities of our species. Born in 1934, Goodall's life and work transformed how the world understands humanity's relationship with nature. Her observations of wild chimpanzees — detailed in her seminal work *The Chimpanzees of Gombe* (1986) — revealed

emotional depth, intelligence, and social complexity in nonhuman primates that challenged long-held assumptions about the boundaries between humans and animals.

But Goodall's contributions grew far beyond ethology. Over the decades, as she witnessed deforestation, poverty, and declining chimpanzee populations, her scientific journey evolved into humanitarian and environmental activism. She came to articulate a powerful insight that resonated globally:

"You cannot have peace among people unless you have peace with nature." (Reason for Hope, 1999, P-43).

Her philosophy emerged at a moment when the modern human rights movement — historically centered around political and civil rights — was beginning to confront ecological realities. As environmental degradation, climate



change, and social inequities became increasingly intertwined, Goodall's voice helped expand the human rights conversation to include sustainability, ecological ethics, and planetary well-being. Her holistic approach, rooted in compassion and scientific evidence, placed her at the forefront of what can best be described as ecological humanism.

Expanding the Human Rights

Goodall argued consistently that a healthy environment is not a luxury — it is a basic human right. Around the world, communities living with polluted air, scarce water, or impaired ecosystems suffer direct blows to health, dignity, and livelihood. Reports by the United Nations Environment Programme (UNEP, 2021) echo her warnings, affirming that environmental degradation hits marginalized populations hardest.

Her message was simple and profound: "If we destroy the natural world, we destroy ourselves."

(Harvest for Hope, 2002).

Goodall's vision aligns closely with foundational global declarations such as the 1972 Stockholm Declaration and the 1992 Rio Earth Summit, both of which affirmed the right to an environment that supports human well-being. But she took these concepts beyond policy language. In her public lectures and writings, Goodall linked environmental destruction to structural inequalities - deforestation to poverty, climate vulnerability to injustice, and resource extraction to the exploitation of marginalized communities. Thinkers like Vandana Shiva (Earth Democracy, 2016) have made similar arguments, but Goodall brought a distinctive moral urgency rooted in decades of field experience.



From the forests of Gombe to global policy halls, Jane Goodall's journey reshaped how the world understands human rights, environmental justice, and our moral duty to the planet.



OBITUARY

Her environmental ethics thus offered a transformative lens for reimagining global human rights: one in which human dignity is inseparable from ecological stability.

Rights of Future Generations

Goodall's belief in intergenerational justice found its most vibrant expression in Roots & Shoots, the youth movement she founded in 1991. Beginning with a handful of Tanzanian students, the program grew into a worldwide network active in more than 100 countries, reaching millions of young people. It encourages youth to engage in environmental protection, peace efforts, and community development — transforming abstract concerns into concrete action.

Her message to young people became one of her most famous refrains: "Every individual matters. Every individual has a role to play. Every individual makes a difference." (Jane Goodall Institute Annual Report, 2001).

Roots & Shoots embodies what the United Nations now recognizes as critical elements of human rights: participation, agency, and access to a sustainable future (United Nations, 2023). By empowering the next generation, Goodall helped elevate the idea that the future itself — a livable climate, healthy ecosystems, and equitable societies — is a right to be defended, not merely imagined.

The Moral Expansion: From Human to non-human Rights

Few scientists have done more than Jane Goodall to shift public attitudes about the moral status of animals. Her early discoveries in Gombe — including tool use, emotional bonds, and social rituals among chimpanzees — forced scientists and philosophers alike to reconsider the rigid divisions between humans and other species. These findings helped fuel broader ethical movements, including those articulated by Peter Singer in *Animal Liberation* (1990).

Although Goodall did not often speak in legalistic terms about "animal rights," her ethics unmistakably pointed toward a broader moral universe. In





More than a primatologist, Jane Goodall emerged as a global conscience — linking wildlife conservation, human dignity, and the rights of future generations into one powerful vision

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How Jane Goodall expanded the idea of rights beyond politics and people, urging the world to embrace a deeper ethics of care for nature, animals, and the fragile web of life.



A story of how one woman's work transformed science into a worldwide movement for ecological humanism, sustainability, and shared responsibility for Earth's future.



The Ten Trusts (Goodall & Bekoff, 2002), she urged humans to act as respectful caretakers of all life forms, a stance that resonates with ecocentric and biocentric philosophies. Scholars like Bruno Latour (2018) have described this worldview as planetary human rights, a framework in which the moral community extends far beyond Homo sapiens.

Goodall's work made it increasingly difficult to defend human-centered moral hierarchies — and invited a more compassionate, inclusive understanding of rights.

Poverty, Sustainability, and Human Dignity

In 1994, Goodall launched TACARE (Take Care) in western Tanzania — a community-centered program that sought to address both environmental and socio-economic challenges. TACARE was built on a transformative idea: conservation cannot succeed unless local people have the tools, resources, and rights to thrive.

The program integrates:

- Reforestation
- Microcredit for women
- Education
- Health services
- Youth leadership initiatives

Goodall frequently emphasized that helping people and saving chimpanzees were inseparable goals. "We can't save the chimpanzees unless we improve the lives of the people who live around them," she wrote (*Reason for Hope*, 1999, p. 118).

TACARE mirrors the Sustainable Development Goals (SDGs), weaving together poverty alleviation, gender equality, education, climate action, and inclusive institutions. Its success has served as a model for rights-based conservation efforts around the world.

Women's Empowerment and Gender

From her early years in Africa, Goodall recognized that women — especially in rural communities — bear disproportionate burdens of poverty and environmental stress. Lack of access to education, income, and healthcare limits not only individual opportunity but community resilience.

Through TACARE, women received education and small loans to launch environmentally sustainable enterprises. Many became leaders in reforestation, eco-agriculture, and local governance. Scholar Bina Agarwal (*Gender and Green Governance*, 2014) later provided evidence for what Goodall had long observed: women's participation in natural resource management leads to better environmental and social outcomes.

Goodall's efforts placed women at the heart of sustainable development long before global institutions fully recognized their central role.

Linking Global and Local Struggles

Goodall's activism built bridges between the global stage and local communities. Through the Jane Goodall Institute's work in Africa, Asia, and Latin America, she demonstrated that conservation must be rooted in human dignity, education, and justice.

Her collaborations with the United Nations, UNESCO, and grassroots NGOs revealed how moral vision can translate into policy and community transformation. Whether addressing world leaders at climate summits or village women in Tanzania, Goodall carried the same message: environmental protection and human rights are two sides of the same struggle.

Philosophical and Ethical Dimensions Deep Ecology and Biocentric Humanism

Goodall's worldview finds resonance in the philosophy of deep ecology, articulated by Arne Næss (1973), which calls for recognizing the intrinsic value of all living beings. Like Næss, she argued for a shift from domination to partnership with nature. Her ethics combined scientific observation with a spiritual sensibility — a blend of evidence and empathy.

Her guiding principles rested on three pillars:

Reason, compassion, and hope (*Reason for Hope*, 1999, p. 208).

Goodall's thinking also reflects Gandhian humanism and Albert Schweitzer's "reverence for life." Gandhi's concept of *ahimsa* provided an ethical framework for non-violence

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toward both people and nature, while Schweitzer's philosophy anticipated Goodall's belief in interspecies empathy.

Science, Spirituality, and Human

Goodall's ability to merge scientific rigor with spiritual reflection made her a distinctive figure in contemporary ethical debates. In Reason for Hope (1999), she describes how witnessing deforestation and poverty prompted a

learning, trains young people in empathy, teamwork, and problem-solving. These are essential skills for defending human rights in an increasingly complex world.

The program aligns with UNESCO's Education for Sustainable Development (ESD) Roadmap 2030, which views education as both a human right and a pathway to all other rights. Goodall's initiatives helped cultivate a new generation of ethical, environmentally conscious global citizens.



moral awakening — a realization that science alone could not address the world's crises.

Her message complemented the United Nations' evolving approach to human rights, which increasingly incorporates cultural, ecological, and spiritual dimensions. The Templeton Prize (2021), awarded to Goodall, recognized her lifelong commitment to connecting science with moral purpose.

Her advocacy represents what might be called a moral ecology of rights — an ethic that blends compassion with empirical understanding.

Education, Youth, and the Future of Rights

Goodall's emphasis on youth empowerment was not merely inspirational — it shaped global educational frameworks. Roots & Shoots, built on active citizenship and hands-on

Global Recognition and Institutional

Influence

Goodall's influence stretched from the forests of Tanzania to the corridors of global power. In 2002, she was appointed a United Nations Messenger of Peace, amplifying her voice in international debates on environmental protection, youth engagement, and humanitarian ethics.

She addressed gatherings at the World Economic Forum, COP climate conferences, and leading universities, continually underscoring the urgency of ecological justice. Among her many honors were:

- The Kyoto Prize (1990), for transformative contributions to the study of animal behavior
- UN Peace Award (2002)
- The Templeton Prize (2021), recognizing her work connecting science and spirituality

Each accolade affirmed her central

argument: the destinies of humanity and the planet are intertwined.

Toward an Integrated Vision of Human Rights

Goodall's philosophy offers a powerful blueprint for 21st-century human rights. It rests on four interconnected

- Interdependence: Humans and nature form a single moral and ecological community.
- Empowerment: Sustainable development begins with local people — especially women and youth.
- Compassion: Ethical progress requires extending empathy across species.
- Responsibility: Every person and institution shares accountability for planetary well-being.

These ideas align with modern frameworks of planetary ethics and ecological citizenship (Latour, 2018; Pope Francis, Laudato Si', 2015). Goodall's oft-quoted insight still resonates: "Only if we understand, can we care. Only if we care, will we help. Only if we help, shall all be saved." (Goodall, 1986, p. 264).

Her vision transcends anthropocentrism. It situates human dignity within a broader web of life — urging humanity to protect both people and planet.

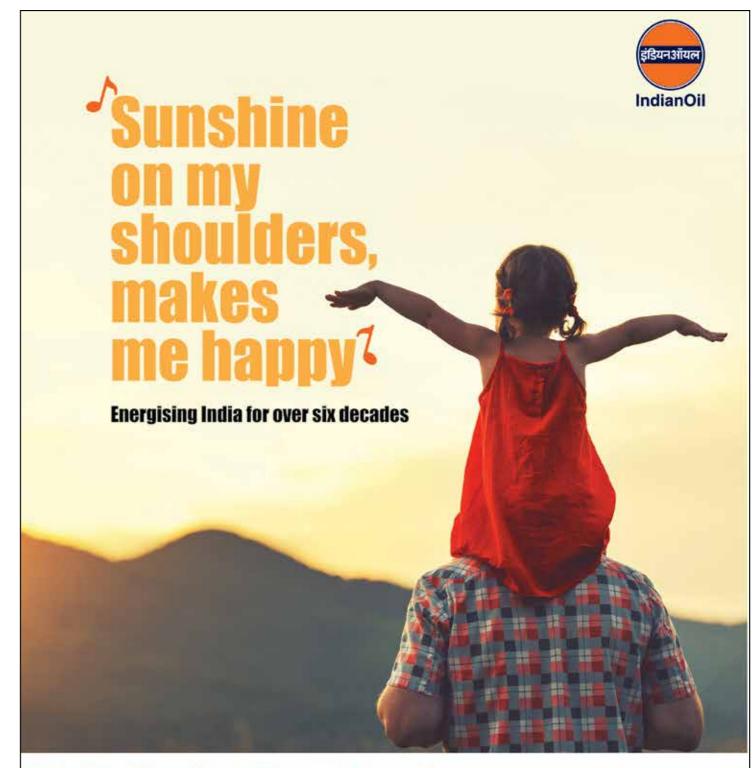
Conclusion

Jane Goodall's legacy represents a profound shift in how the world thinks about human rights. She helped expand the discourse from a political framework to an ecological and ethical one, showing that justice for people and justice for the planet cannot be separated.

Her life's work — blending scientific insight, humanitarian activism, education, and spiritual reflection — laid the foundation for a new moral paradigm. At a time of climate crisis and deepening inequalities, Goodall's voice remains a compass pointing toward compassion, cooperation, and reverence for life.

Her enduring message serves as a

Protecting nature is not only an environmental duty — it is a fundamental expression of human rights and moral responsibility.



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- Driven by core values of Nation-First, Care, Innovation, Passion, and Trust
- Aspires to be One Trillion Dollar Company by 2047







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THE STORY

INDIA'S 100,000 WISHES OF HOPE

For critically ill children, a single wish can change everything. Make-A-Wish India is turning pain into possibility—one dream, one smile, and one unforgettable moment at a time.



SYED ALI MUJTABA

A PhD from JNU and our Chennaibased Special Correspondent, author is currently a Faculty at M.G.R. Educational & Research Institute, a deemed to be university, and member of International Federation of Environmental Journalists (IFEJ).

■en-year-old Saksham had one dream that eclipsed everything else, even the cancer ravaging his small body. He wanted to sit across from Amitabh Bachchan on the set of Kaun Banega Crorepati, to hear the legend himself ask questions just as he did on television. He wanted, for one extraordinary day, to feel like something other than a patient.

Make-A-Wish India made it happen. The organization grants wishes to children aged 3-18 battling critical illnesses, discovering what each child dreams of and bringing it to life—children who have already endured more than most adults can even imagine.

It seems almost surreal that a movement that has now granted over 97,000 wishes across India began with a single small face. In 1995, Uday and Geeta Joshi's son, Gandhar, was diagnosed with leukemia. At Duke Hospital in the USA, he pushed himself through brutal treatments with the promise of a trip to Disneyland. Make-A-Wish USA granted that wish, and the joy that lit up his face became a memory his parents would hold onto forever.

But it wasn't only Gandhar's joy that left an impact. On the day of their departure, while waiting for their flight to the United States, a Make-A-Wish volunteer gently tapped Uday on the shoulder and asked him to smile for a photo. When he finally managed one, Uday later admitted that he had "completely forgotten how to smile." In the fog of fear, hospitals, and grief, he had lost the muscle memory of happiness.

Gandhar spent his last days laughing and playing with Mickey and Minnie Mouse and passed away soon after returning to India. But his story did not end there. His parents made a vow: they would bring that same happiness to other critically ill children. They set

Ten-vear-old Saksham, battling cancer, fulfilled his dream of meeting **Amitabh Bachchan** on the set of Kaun **Banega Crorepati** through Make-A-Wish India.



Make-A-Wish India grants lifechanging wishes to children (ages 3-18) suffering from critical illnesses, bringing hope beyond hospital walls.



up operations in India and founded the country's own Make-A-Wish chapter.

The wishes that follow are as varied as the children themselves. Some want to meet their heroes-Alia Bhatt. Rohit Sharma, Ram Charan. Others ask for small joys: a first bite of watermelon, a new mobile phone to stay connected with friends, or a cricket kit that gives them hope.

"The wishes really do tell the story best," says Dhruv Pandey, CEO of Make-A-Wish India. "Abhishek from MumIndia CEO Dhruv Pandey. Source: Make-A-Wish India)

This work is not just sentimental. Research confirms that wish fulfillment can help children experience renewed confidence and motivation (Roberts et al., 2025). Medical profes-

sionals have also observed improved treatment compliance after a wish is granted

(Wish Im-

The foundation's roots trace back to 1995, when Uday and Geeta Joshi's son Gandhar's leukemia journey and Disneyland wish inspired the India chapter.





studies,

witnessed the pro-

cess for decades

know the truth: the

anticipation of a wish

becomes a lifeline. It pulls

children through the bleakness of

Many children go on to complete

hospital rooms, clinical monotony, and

their treatments, pursue higher edu-

cation, and build careers. They not only

survive—they thrive. Their wish be-

endless medical procedures.

to a beach; he just wanted to feel the sand between his toes. Sakshi from Bihar dreamed of wearing a police comuniform missioner's and standing up for other girls. Mantasha wanted to be a princess-with a pink dress and a matching crown. We said yes to all of

(In Picture: Pranali Gaikwad, whose dream was to meet Alia Bhatt, pictured here with the actor and Make-A-Wish

life becomes difficult again. teers who have

Today, the foundation is racing toward its 100,000th wish by 2025, working toward becoming fully self-sufficient so that every eligible child hears "yes" instead of "maybe," "now" instead of "someday." Because somewhere, at this very moment, a child lies in a hospital bed staring at ceiling tiles they've memorized, daring to imagine something beyond the antiseptic smell and beeping machines. And if Make-A-Wish India has anything to do with it, that child will not just imagine their dream—

They will live it.

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THE BHOJPURI BEAT

WHY MUSIC OF THE **MASSES THREATENS**THE ELITE'S MORALITY?

The Bihar government's 2025 crackdown on 'vulgar' Bhojpuri songs sparked fierce debate across India. But the controversy stretched far beyond offensive lyrics. Bhojpuri music — bold, exuberant, and historically rooted — represents a working-class culture that refuses erasure. Its booming speakers and earthy metaphors challenge elite ideas of taste even as they give voice to migration, memory, and collective joy. This article explores the fault lines where language, morality, and class collide in one of India's most misunderstood musical traditions.



BY RAJEEV KUMAR

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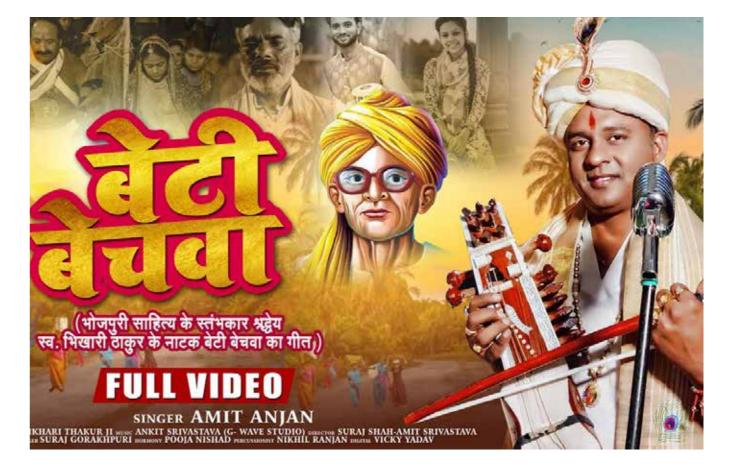
n March 2025, the Bihar Police criminalized the public playback of "double-meaning" Bhojpuri songs. Overnight, the soundtrack of everyday life—blaring from buses, tractors, and rickshaws—was declared a threat to public morality. The state labelled it as 'burning social problem', arguing that vulgar lyrics embarrassed women and corrupted youth. More than a legal move, it signalled a deeper anxiety about class, gender, and language. Soon thereafter, actress Neetu Chandra filed a petition demanding a ban on songs that, according to her, 'force young girls to walk with their eyes down'. Her plea did not merely challenge musical content; it indicted Bhojpuri itself, implying that the language was replete with obscenity. The moral panic revealed a discomfort with how Bhojpuri circulates—



not through textbooks or institutions, but on loudspeakers and the mobile phones of labourers.

The state's response was swift. Police were instructed to crack down on this music at highways, stations, and village fairs. The soundtrack of life for millions was now treated as criminal noise. Yet this policing seemed to target only the aesthetic world of the work-

ing poor, for whom Bhojpuri music is a collective, vernacular mode of being: part memory, part assertion, part joy. Not all courts agreed. The Delhi High Court rejected a plea to ban a popular Hindi track for obscenity, noting, 'Vulgarity does not have any religion,' and cautioning against equating regional languages with moral failure. The judgment reminded critics that vulgarity is



often a matter of class-coded taste, not a universal offense. At the heart of this tension lies a question: who gets to define culture? Bhojpuri music is caught between being a sonic home for millions and a scapegoat for elite discomfort.

To understand this conflict, we must look at the history of the genre. Bhojpuri music did not begin with obscenity; it emerged from folk traditions representing pain, struggle, everyday conduct, and cultural memory. The foundational figure of Bhikhari Thakur, often called the "Shakespeare of Bhojpuri," established this tradition a century ago. His plays, such as Bidesiya and Beti Bechwa, were powerful social commentaries on migration and the plight of women. Through the unique tradition of Launda Nach (female impersonation by male performers), men became the voice of women on stage, articulating their grief and resistance. This profound empathy is echoed by artist Deepali Sahay, who, while singing a song from Beti Bechwa, was moved to tears, remarking that 'perhaps no woman can understand



another woman better than Bhikhari Thakur did.' The songs from these plays became a classical, poignant voice for Bihar's marginalized, capturing the depth of women's sensitivities.

This rich folk soil also produced

voices like Mahindar Mishra, whose timeless songs such as "Hansi Hansi Panwa Khiyaule Bhaimanwa" and "Lene Aiyaha Ho, Sunar Bangal Se" captured the delicate interplay of romance and village life. Alongside singers like Sharda Sinha, these artists gave Bhojpuri a respectable public presence at a time when the language was dismissed as a mere "dialect." Later, singers like Devi introduced a migratory sensibility. Her song "Ham Na Rahab Saiyan Dilli Shahariya Me" tells the story of a woman uprooted and lonely in the city; it became an anthem for migrant families. These songs continued the tradition of giving voice to women's experiences. They were not vulgar, but aching, poetic expressions of distance. Bhojpuri music was a medium of memory and mourning, a direct heir to the social consciousness of Bhikhari Thakur.

The rise of Bhojpuri cinema created a full-fledged industry. Singer-actors like Manoj Tiwari and Dinesh Lal Yadav carried Bhojpuri songs into multiplexes. Their appeal grew among young Bhojpuri speakers outside elite culture.

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The language was no longer confined to courtyards—it was sung aloud on screens, radios, and later, digital platforms. Bollywood took notice; mainstream actors appeared in Bhojpuri films, and celebrated playback singers lent their voices. Bhojpuri became a serious economic force. The youth found joy and identity in this sonic world. The Bhojpuri beat became theirs—not just to dance to, but to belong to. The internet transformed everything further. YouTube and Facebook allowed Bhojpuri songs to bypass old gatekeepers. Tracks accumulated hundreds of millions of views. Migrants, students, and truck drivers carried Bhojpuri in their pockets. The language gained virality, and with it, an undeniable cultural pres-

This presence is sonic and embodied, shaping public spaces: at weddings, on tractor rides, at tea stalls. The rhythm, carried by dholak and electronic loops, became a heartbeat. In its volume, Bhojpuri stands for a people, a region, a class, a language, and a need to be heard. It gathers a wide range of listeners, crossing caste, class, and even religious lines, creating a communal aural space where people move together in shared energy. I recall a vivid scene from 2023, one night around 10 PM, as a celebration—likely a pre-wedding ritual—passed my street. A tractor loaded with boxes was surrounded by Muslim youths, men and women, dancing with abandon. But my immediate reaction was not admiration; it was annoyance. The bass was overwhelming, and the Bhojpuri lyrics were unmistakably vulgar. It felt like an intrusion. Yet the sight of their unrestrained joy, so at odds with my irritation, became a moment of deep reflection. My initial judgment of "too loud and vulgar" echoed the very elite discomfort that the genre routinely provokes. It forced me to ask: was the problem the music itself, or my own expectation of what kind of joyand what kind of language—has the right to occupy public space so boldly?

This is the core tension Bhojpuri music inhabits. It is constantly policed because it is constantly played. Neighbours complain, teachers scold chil-

dren, and the same track that energizes a wedding is switched off when elders appear. Bhojpuri lives in the ambiguous space between celebration and censure. Its power, however, lies precisely in this unapologetic pulse. The music moves through bodies before meanings. The beat that I found overpowering presses into the chest; the rhythm that felt intrusive compels the foot to tap. This raw, physical danceability creates a



When the state calls a language "vulgar," what it often fears is not obscenity but visibility. Bhojpuri music is more than sound—it is the heartbeat of labour, migration, memory, and defiance, refusing



to be silenced by elite

discomfort.

social permission. It allows bodies—especially those excluded from elite aesthetics, like those youths on the tractor—to take up space unapologetically. In those tractors, weddings, and makeshift discos, the beat becomes a collective invitation to move. This is music not just heard, but inhabited. That collectivity is resistant. It produces

communal pleasure—unashamed and loud. It blurs the lines between moral and immoral, vulgar and vital.

What critics call "vulgarity" is often an aesthetic of resilience. For Bihar's migrant class, these songs offer a space to be seen and heard. In a society that often erases them, this music becomes a vernacular archive of the working poor. Most Bhojpuri stars come from non-elite backgrounds; their music reflects this world from within. The songs may be crude, but they are also honest and coded in the language of survival. Vulgarity here is not merely transgression; it is voice. It is the working-class body asserting itself against the polished aesthetics of the elite. The woman's body, frequently labelled obscene, is also the site of a cultural scream against oppression, displacement, and hypocrisy. Even when lyrics are problematic, the performance becomes a form of cultural assertion. Bhojpuri survives not through textbooks but through speaker boxes and wedding playlists. Paradoxically, it is through vulgarity that the language be-

This vitality is reshaping politics. Bhojpuri is no longer a sub-category of Hindi; it is pushing back. In political campaigns, Bhojpuri slogans often outpace Hindi ones. Stars move from stage to parliament as representatives of Bhojpuri-speaking regions. This music challenges the linguistic hierarchy, refusing the notion that prestige belongs exclusively to Hindi. A new wave of Bhojpuri expression is emerging. Folk singer Neha Singh Rathore uses viral tracks to confront unemployment and corruption, compelling politicians to respond in the very language they once ignored. Her Bhojpuri is a space of accountability, not vulgarity. She does not reject the Bhojpuri form; instead, she expands its possibilities, much like Bhikhari Thakur did a century before her. In this evolving landscape, the question is no longer whether Bhojpuri is vulgar, but whether vulgarity itself needs redefining. Is it merely a violation of elite taste, or is it a vernacular aesthetic of survival? Bhojpuri's beat carries the legacy of Bhikhari Thakur's social cry, the pain of migration, and the joy of celebration. It speaks in a tongue that power has repeatedly tried to dismiss.

Vulgarity, then, is not the failure of Bhojpuri—it is its fierce assertion that it is alive. It is the language insisting on presence, however uncomfortable, in a society that has long ignored the people who speak it. Bhojpuri music is unruly, mobile, and grassroots; it refuses the sanitization demanded by elite culture. Its volume is its politics. Its rhythm is its resistance. Its 'obscenity' is often a misreading of working-class expressiveness by those who imagine themselves custodians of public morality.

To censor Bhojpuri is to misunderstand the conditions under which it Criminalised on roads but celebrated in hearts, Bhojpuri lives where power feels

hearts, Bhojpuri lives
where power feels
uneasy: in tractor
processions, village
fairs, and migrant
pockets. What is
labelled vulgar is, in
truth, a raw grammar
of survival and
cultural pride.



and the complex negotiations of desire across class lines.

The state's moral panic over Bhojpuri music reveals a discomfort not with lyrics alone, but with the bodies that dance to them. It is easier to police sound than to confront inequality. It is simpler to ban songs than to address the conditions that give birth to them. Yet Bhojpuri refuses disappearance. It moves across highways, festivals, and digital platforms; it thrives in celebrations and protests alike. It stretches from villages to global diasporas, carried in pockets and playlists. Its vitality

lies in this restless movement.

thrives. The music emerges from homes

separated by migration, from women

waiting for husbands in distant cities,

from young men negotiating identity,

from labourers whose joy erupts in mo-

ments too brief to be contained by po-

lite society. It is a cultural terrain shaped

by longing, exhaustion, romance, fan-

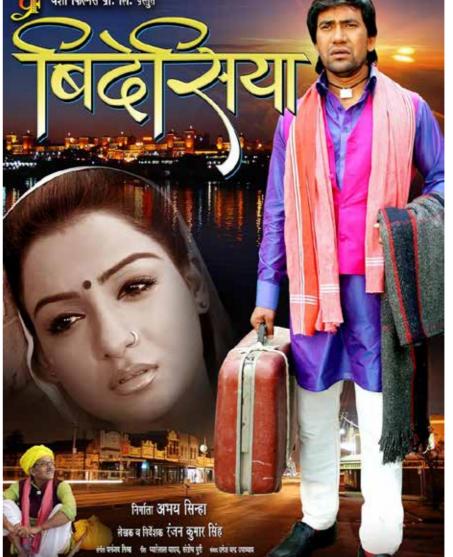
tasy, and rebellion. Its vulgarity often

masks a deeper story: of displacement,

economic precarity, gendered labour,

What emerges, finally, is a portrait of a culture that is neither wholly obscene nor wholly innocent. Bhojpuri music is a living archive of Bihar's working poor—a chaotic, unapologetic, rhythmic assertion of life against silence. To understand it is to understand how a marginalized community refuses invisibility. To dismiss it is to dismiss the people whose struggles and celebrations it expresses. Bhojpuri's so-called vulgarity is, in fact, a reminder that cultural legitimacy is often determined not by intrinsic worth but by the social power of those who claim to judge.

And so, the question remains: who gets to define what is vulgar? In the clash between elite discomfort and popular expression, Bhojpuri stands firm. Loud, insistent, joyous, and uncontainable, it insists on being heard. Its soundscape is not merely music—it is identity, survival, rebellion, and belonging. Bhojpuri does not ask for permission. It demands space. And in doing so, it speaks not just for itself, but for the millions who live, love, labour, and dream in its cadence.



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SAFFRON KINGDOM



BY SYED ALI MUJTABA syedalimujtaba2007@gmail.com A PhD from JNU and our Chennai-based Special

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Few themes in Indian cinema evoke as much controversy as Kashmir. Where The Kashmir Files cast Kashmiri Hindus as victims of Muslim militancy, Saffron Kingdom presents a counter-narrative—a haunting account of Kashmiri Muslims enduring life under military occupation. Produced in America by the Kashmiri diaspora, Saffron Kingdom reframes history through personal tragedy, collective trauma, and exile, daring to tell a story that mainstream Indian audiences may resist or refuse to accept.

affron Kingdom is a movie produced in America by the Kashmiri diaspora in response to the 2022 film The Kashmir Files. While the theme of The Kashmir Files was to portray Kashmiri Muslims as perpetrators of atrocities against Hindus in the Valley, Saffron Kingdom attempts to highlight how Indian military forces inflict violence on helpless Kashmiri Muslims in the name of count-

The story of Saffron Kingdom is inspired by a real-life incident in July 2003, when noted Kashmiri singer Ghulam Nabi Sheikh mysteriously disappeared while traveling with his daughter on a train from Jammu to Delhi. His family alleged that it was a case of enforced disappearance and extrajudicial killing by the Punjab Police, though officials claimed he had accidentally fallen from the train and died.

Twenty-two years later, his son Arfat Sheikh—then a 16-year-old, now based in Atlanta, USA—has created the film Saffron Kingdom. Through it, he seeks to narrate the collective pain, trauma, and suffering of Kashmiri Muslims, whose everyday lives have been turned into a living nightmare under the

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shadow of military occupation.

In essence, *Saffron Kingdom* inverts Vivek Agnihotri's version of *The Kashmir Files*, which through its lens depicted Muslim terrorists as desecrators of Kashmiri Hindu identity in the saffron valley. By contrast, *Saffron Kingdom* tells the story of a Kashmiri-American family grappling with trauma and displacement. The narrative centres on Masrat, a woman who flees Kashmir with her son Rizwan after her husband is abducted by the Indian army and disappears in custody. The film follows their life as they attempt to rebuild in Atlanta while processing the scars of insurgency, forced



Born from exile and defiance, Saffron Kingdom rewrites the Kashmir narrative through the eyes of the diaspora—turning pain into cinema and memory into resistance, as it challenges state-backed histories and refuses to let silenced voices disappear.

exile, and the revocation of Article 370 on August 5, 2019.

The film also reopens the wounds of the 1990 Gawkadal massacre and weaves a painful tapestry of abuse, harassment, detention, disappearance, and killings attributed to Indian armed forces amid decades of turmoil. It explores questions of identity and justice within the context of political upheaval.

At its heart, *Saffron Kingdom* is a cinematic testament to exile, memory, resistance, and resilience—a Kashmiri story that refuses both to forget and to surrender to saffron politics. It captures the rich cultural heritage of Kashmir, symbolized by



its famed saffron fields, while challenging politicized narratives imposed on the region. The very title of the film captures Saffron, a deliberate play on words: saffron as Kashmir's treasured crop and saffron as the political emblem of the BJP.

Shot primarily in Atlanta, the film features a diverse cast, none of whom speak Kashmiri. Members of the Kashmiri diaspora declined to participate, fearing retribution against their families still alive in the Valley. Nevertheless, the ensemble succeeds in portraying the resilience of Kashmiris while exploring the intergenerational impact of armed conflict.

Unsurprisingly, *Saffron Kingdom* has been drawing packed houses in America and beyond, resonating with audiences who connect with the story of collective trauma under BJP rule. The film has already garnered widespread acclaim. It won Best Feature at the LA Film & Documentary Awards and was a contender at the 2025 Chicago Filmmakers Awards. It was also officially selected for the Rome International Film Festival 2024, ARRF Berlin International Film Festival, and Florida South Asia Film Festival. Additionally, it was a semi-finalist at the Melbourne Independent Film Festival, a winner at the Wake Forest Film Festival, and nominated for the London Director Awards.

The contrast with *The Kashmir Files* could not be starker. In 2023, the BJP government made *The Kashmir Files* tax-free, even mandating screenings for Indian soldiers. It was shown widely to government officials in BJP-ruled states, with RSS volunteers booking cinema halls to ensure large audiences. The film was positioned as essential viewing to instil nationalism by 'othering' Kashmiri Muslims as terrorists.

On the contrary, *Saffron Kingdom* is unlikely to receive any welcome or formal release in India. In all probability, the government will certainly ban its screening. Yet, for those determined, the film may still circulate in pirated form, offering viewers a chance to witness what is unfolding in the saffron kingdom.

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SBI

CONTRIBUTING TO NATION'S DEVELOPMENT

For over 220 years, the State Bank of India has been more than a bank—it is the backbone of India's economic growth and social transformation. With 520 million customers, record profits, and a global presence, SBI blends trust, scale, and innovation to shape the nation's financial future.



SATISH SINGH

A Mumbai-based columnist, the author currently serves as an Assistant General Manager with SBI.

aving a legacy of over 220 years, State Bank of India (SBI) has demonstrated reliability and adaptability in the banking sector. With focus on customer satisfaction and social security, SBI serves a diverse clientele from individuals to large enterprises. Naturally, its customer base exceeds 520 million, surpassing the entire United States' population, showcasing its extensive reach and impact.

SBI's extensive global footprint fosters robust connections with both Indian businesses as well as the non-resident Indian (NRI) community worldwide. This far-reaching presence empowers SBI to address the growing financial needs of Indian enterprises operating on both domestic and international fronts, as well as to facilitate remittances besides facilitating various banking requirements for NRIs living abroad. Through a steadfast commitment to digital innovation and excellence, SBI is actively redefining the banking experience not just within India

but also across global markets.

SBI has achieved a significant milestone by exceeding 1 lakh crore in operating profits. For FY 2025, SBI reported a net profit of 70,901 crore, up from 61,077 crore (2024) and 50,232 crore (2023). This sterling performance testifies SBI's position as a leading entity in the Indian banking sector.

A thorough examination of SBI's historical performance reveals significant growth in the Indian banking sector. While SBI's net profit was 1.36 crore in June 1955, it surged to 70,901 crore by March 31, 2025, marking an increase of around 52,000 times. Similarly, its deposit base grew from 205.4 crore in 1955 to 53,82,190 crore in 2025, a remarkable increase of about 25,500 times. And, SBI's advances rose from 116.24 crore to 41,63,312 crore over the same period, representing a growth of approximately 35,800 times. These figures highlight SBI's evolution and dominance in the banking industry. "SBI is at the forefront of India's Financial Transformation," boasts Rohit Verma, a Patna based SBI official, adding that their workstation may appear to be mere a seating arrangement but it's more than that.

For over 70 years, SBI has been a key player in the Indian banking sector, accounting for 22.5% of total deposits and 19.4% of advances. The bank leads

in various sectors, holding 14.9% of the market share in agricultural lending, 27.3% in home loans, and 30.2% in infrastructure financing. With a 29.1% share in ATMs and digital transaction leadership (24.8% in debit card spending and 26.9% in mobile transactions), SBI establishes its leadership role besides its commitment to customer service. "As an employer, SBI does provide its employees an opportunity to help shape their individual careers but also caters to one billion dreams," says Rohit.

Besides, SBI plays a critical role in furthering the government's social security initiatives, significantly promoting financial inclusion. Besides opening 150 million accounts under the Pradhan Mantri Jan Dhan Yojana (PMJDY) and providing insurance cover to 146 million individuals under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and 67 million under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), SBI has enrolled 17.3 million individuals in the Atal Pension Yojana (APY), significantly impacting India's socio-economic landscape and enhancing a common man's quality of life.

SBI plays a pivotal role in nation-building by actively financing array of infrastructure projects and supporting micro, small, and medium enterprises (MSMEs), which are essential for economic growth and job creation.



By investing in critical sectors such as renewable energy, telecommunication, real estate, cement, mining, oil and gas, and transportation, including railways, shipping, roads, and airports, SBI spurs the nation's economic foundation, promoting sustainable development.

In recent years, SBI's innovative YONO app has revolutionized the digital banking space and customers' engagement with their finances. Currently, this SBI app boasts of an impressive user base of 88 million individuals, equipping them with seamless access to a wide range of financial services round the clock.

SBI is a key player in the financial services sector, contributing about 8.7% to the sector's gross value added (GVA) in fiscal year 2025. This highlights the bank's important role in enhancing the country's economic resilience. Besides, India has significantly contributed to global economic growth, accounting for 6.7% of incremental GDP worldwide in FY 2025. SBI contributed around 1.1% of global GDP. The global economy's incremental growth for FY 2025 is expected to be 36,238,400 crore, with India contributing 22,613,600 crore, showcasing SBI's critical role in supporting both global and national economies, adding about 16% to India's GDP.

SBI's financial strength is underscored by its impressive balance sheet,



SBI plays a pivotal role in nation-building by actively financing array of infrastructure projects and supporting MSMEs, which are essential for economic growth and job creation impacting India's socioeconomic landscape and enhancing a common man's quality of life.



which is larger than the GDP of 175 countries, highlighting its stature in the global economic landscape. In 2024, SBI achieved a remarkable milestone by securing the top position among Indian banks, where it was ranked 241st, in the prestigious Fortune Global 500 rankings. More importantly, *The Banker*, an esteemed financial magazine, puts SBI on 44th rank among the world's top 1,000 banks, reinforcing its reputation

in the international banking community.

By strengthening economic infrastructure and creating numerous job opportunities, SBI ensures a 'Prosperous India'. The bank also focuses on initiatives that promote financial inclusion for the marginalised communities, ensuring the historically underserved class access to various services.

Besides, SBI strongly advocates for woman empowerment by creating employment for them, enhancing their economic participation and thus contributing to gender equality. By creating job, SBI stimulates local economies, benefiting communities nationwide. In the FY 2025, SBI invested 610.77 crore in Corporate Social Responsibility, focusing on education, building school infrastructure and scholarships, and health initiatives to improve healthcare access for underprivileged populations.

Going beyond traditional banking, SBI acts as a key driver of India's economic growth and social progress. By supporting sectors like technology, sustainable energy, and rural development, SBI aims to foster sustainable development while strengthening the economy. Through these initiatives, SBI enhances India's economic landscape and contributes to the advancement of its diverse communities.

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कुशल भारत

युवा शक्ति को वैश्विक ताकत में बदलने का समय

तेजी से बदलते वैश्विक श्रम बाजार में, भारत की युवा आबादी उसके लिए सबसे बड़ा अवसर भी है और सबसे बड़ी चुनौती भी। यदि भारत मजबूत कौशल ढाँचा तैयार करता है, तो वह न केवल घरेलू अर्थव्यवस्था को सशक्त करेगा, बल्कि विश्व के लिए प्रतिभा का मुख्य स्रोत भी बनेगा। यह कहानी भारत के भविष्य और उसकी वैश्विक भूमिका—दोनों को निर्धारित करती है। लगभग 42 लाख प्रशिक्षु हैं, जबिक चीन में इनकी संख्या 3 करोड से अधिक है।

यह भी स्पष्ट है कि वैश्विक अर्थव्यवस्था में तेज़ संरचनात्मक परिवर्तन हो रहे हैं। ऑटोमेशन, डिजिटलीकरण और हरित उद्योगों की ओर संक्रमण ने कार्यक्षेत्र और कौशल आवश्यकताओं को तीव्र गित से बदल दिया है। आज की कई नौकरियाँ अगले दशक में समाप्त हो सकती हैं या पूरी तरह नए कौशल की मांग कर सकती हैं। भारत जैसे विशाल श्रमबल वाले देश को प्रतिस्पर्धी बने रहने के लिए अपने कार्यबल को निरंतर कौशल-उन्नयन की दिशा में ले जाना होगा—अन्यथा वैश्विक श्रम बाज़ार में अपनी स्थिति बनाए रखना कठिन हो जाएगा। दूसरे देशों के अनुभव भी महत्वपूर्ण सीख प्रदान करते हैं। चीन ने व्यावसायिक प्रशिक्षण केंद्रों को सीधे औद्योगिक क्लस्टरों से जोड़ा है, जिससे

बताते हैं कि कौशल एक व्यापक राष्ट्रीय रणनीति का अपरिहार्य हिस्सा होना चाहिए—इसे किसी सहायक पहल के रूप में नहीं देखा जा सकता।

भारत में कौशल व्यवस्था का प्रशासन कई मंतालयों एवं विभागों में बँटा होने के कारण दोहराव, भ्रम और असंगत मानक उत्पन्न होते हैं। प्रशिक्षण संस्थानों की क्षमता अक्सर तेज़ी से बदलती बाज़ार आवश्यकताओं के अनुरूप ढलने में सीमित रहती है। उद्योग और अकादिमक जगत के बीच संबंध सतही स्तर पर हैं—जिसका परिणाम यह है कि अनेक स्नातक अपने क्षेत्र में रोजगार योग्य नहीं हैं। क्षेत्रीय और लैंगिक विषमताएँ भी स्पष्ट हैं: दक्षिणी राज्यों का प्रदर्शन बेहतर है, जबिक व्यावसायिक प्रशिक्षण में महिलाओं की भागीदारी 20 प्रतिशत से भी कम है। सामाजिक धारणाएँ भी बाधक हैं—हम आज भी डिग्रियों को ही रोजगार का माध्यम

मानते हैं, जबिक वर्तमान अर्थव्यवस्था रोजगार-संगत कौशल को प्राथमिकता देती है। डिग्नियाँ आधारभूत शिक्षा का सूचक हैं, लेकिन कौशल ही व्यक्ति को आर्थिक रूप से प्रासंगिक बनाते हैं।

2035 तक वैश्विक स्तर पर कुशल श्रमिकों की मांग असाधारण रूप से बढ़ जाएगी। जो देश अनुकूल, लचीली और रोजगार-सम्मत प्रतिभा तैयार करेंगे, वे आर्थिक और सामरिक रूप से बढ़त प्राप्त करेंगे। भारत की विशाल जनसंख्या इस चुनौती को अवसर में बदलने के लिए एक सुविचारित राष्ट्रीय रणनीति की मांग करती है। समय पर सुधार से एक नई कौशल व्यवस्था अर्थव्यवस्था में अनुमानित 175 लाख करोड़ रुपये (2 ट्रिलियन डॉलर) तक का योगदान दे सकती है। इसके विपरीत, निष्क्रियता व्यापक बेरोजगारी लायेगी और एक दुर्लभ अवसर हाथ से निकल जाएगा।





संजय कुमार वर्मा

37 वर्षों के अनुभवी, लेखक एक पूर्व भारतीय कूटनीतिज्ञ हैं, जो सूडान, जापान और कनाडा में भारत के राजदूत रह चुके हैं। वर्तमान में रिसर्च एंड इंफॉर्मेशन सिस्टम फॉर डेवलपिंग कंट्रीज (RIS) के अध्यक्ष हैं और विदेश नीति, सुरक्षा और वैश्विक आर्थिक विशेष रुचि रखते हैं। रत को अक्सर एक युवा राष्ट्र के रूप में वर्णित किया जाता है, जहाँ आबादी का दो-तिहाई से अधिक हिस्सा 35 वर्ष से कम आयु का है। यह जनसांख्यिकीय प्रोफ़ाइल सतही तौर पर एक लाभ की तरह दिखती है, लेकिन वास्तविकता कहीं अधिक जटिल है। केवल युवा आबादी होना विकास की गारंटी नहीं है। यदि यह वर्ग आवश्यक कौशल से लैस न हो, तो वही संभावना जल्द ही बोझ में बदल सकती है, जिससे बेरोज़गारी, हताशा और सामाजिक तनाव बढ़ सकते हैं।

पिछले दशक में भारत ने कौशल निर्माण के क्षेत में उल्लेखनीय प्रगति की है, फिर भी आगे बढ़ने की आवश्यकता अत्यंत गहरी है। आधिकारिक आँकड़ों के अनुसार 15-59 आयु वर्ग के कार्यबल का पाँच प्रतिशत से भी कम हिस्सा औपचारिक व्यावसायिक प्रशिक्षण प्राप्त कर पाया है। अनौपचारिक प्रशिक्षण को जोड़ने पर यह संख्या लगभग 30 प्रतिशत तक पहुँचती है। तुलना के लिए, चीन में यह आँकड़ा लगभग 25 प्रतिशत है, जबिक उन्नत अर्थव्यवस्थाओं में यह 50 प्रतिशत से अधिक है। भारत में सरकारी और गैर-सरकारी औपचारिक प्रशिक्षण केंद्रों में कौशल प्रशिक्षण उत्पादन की वास्तविक माँग के अनुरूप बना रहता है। जर्मनी की द्वैध प्रणाली (डुअल सिस्टम) प्रशिक्षण और अप्रेंटिसशिप को एक साथ जोड़ती है, जिसके कारण वहाँ युवा बेरोज़गारी विश्व में सबसे कम है। सिंगापुर ने आजीवन सीखने को राष्ट्रीय प्राथमिकता बनाया है—Skills Future जैसे कार्यक्रम नागरिकों को निरंतर कौशल उन्नयन के लिए प्रेरित करते हैं। फ़िलिपींस और इंडोनेशिया जैसे देशों ने अंतरराष्ट्रीय श्रम बाजारों की माँग के अनुसार प्रशिक्षण सामग्री विकसित की और निरंतर रेमिटेंस के स्रोत तैयार किए। ये सभी उदाहरण

केवल युवा आबादी होना विकास की गारंटी नहीं। अगर यह वर्ग को आवश्यक कौशल नहीं है तो वहीं वर्ग बेरोज़गारी, हताशा और सामाजिक तनाव की बोझ बन जाते हैं। कौशल की यह चुनौती केवल आर्थिक मुद्दा नहीं है—यह सामाजिक परिवर्तन का भी आधार है। कौशल-संपन्न श्रमबल अधिक आत्मविश्वासी, गतिशील और लचीला बनता है। महिलाओं को गुणवत्तापूर्ण कौशल अवसर प्रदान करना परिवर्तनकारी सिद्ध हो सकता है—यह उनकी श्रम भागीदारी बढ़ाता है और लैंगिक समानता के लक्ष्य को आगे बढ़ाता है। ग्रामीण युवाओं के लिए जिला-स्तरीय कौशल केंद्र स्थानीय रोजगार एवं वैश्विक अवसरों के द्वार खोल सकते हैं। इस प्रकार कौशल विकास सामाजिक सामंजस्य को मजबूत करते हुए आर्थिक विकास को गति



देता है। भारत को आज एक एकीकत राष्ट्रीय कौशल ग्रिड की आवश्यकता है—जो डिजिटल तकनीक और वास्तविक समय के श्रम-बाजार डेटा का उपयोग करे। अप्रेंटिसशिप को प्रशिक्षण का केंद्रीय हिस्सा बनाया जाना चाहिए ताकि यवा वास्तविक कार्य अनुभव प्राप्त कर सकें। डिग्री-आधारित प्रणाली कों कौशल-आधारित मॉड्यलर प्रमाणपत्नों से परित करना होगा—ऐसे प्रमाणपत्न जो व्यक्ति को जीवन भर सीखने, आगे बढ़ने और रोजगार-संगत कौशल प्राप्त करने में सक्षम बनाएं। यह प्रमाणन वैश्विक मानकों के अनुरूप होना चाहिए ताकि भारतीय श्रमिक अंतरराष्ट्रीय स्तर पर प्रतिस्पर्धी बने रहें। सभी सुधारों में समावेशिता—विशेषकर महिलाओं की भागीदारी और जिला-स्तरीय कौशल विकास—मुख्य तत्व

इन प्रयासों की सफलता के लिए उच्च-स्तरीय नेतत्व और समन्वय आवश्यक है। एक राष्ट्रीय स्किल काउंसिल कौशल प्रशासन को एकीकृत कर सकती है। वर्तमान कौशल बजट, जो GDP का लगभग 0.05% है, इसे कम से कम दस गुना बढ़ाने की आवश्यकता है। सभी

समय पर सुधार से एक नई कौशल व्यवस्था अर्थव्यवस्था में अनमानित 175 लाख करोड़ रुपये (2 ट्रिलियन डॉलर) तक का योगदान दे सकती है।

योजनाओं के लिए स्पष्ट समय-सीमा, नियमित मल्यांकन, प्लेसमेंट दर, अप्रेंटिसशिप संख्या, महिला भागीदारी और डिजिटल एकीकरण को मापने की व्यवस्था बनाई जानी चाहिए।

भारत की जनसांख्यिकीय प्रोफ़ाइल एक दर्लभ अवसर भी है और एक चेतावनी भी। यह लाभ तभी वास्तविक बनेगा जब कौशल विकास राष्ट्रीय एजेंडा के केंद्र में हो। हमें ऐसा कार्यबल तैयार करना होगा जो वैश्विक अर्थव्यवस्था की आवश्यकताओं को परा कर सके—अन्यथा यह सुनहरा अवसर हाथ से निकल जाएगा। सरकारें ढांचा तैयार कर सकती हैं. लेकिन उसके उपयोग की जिम्मेदारी नागरिकों पर है।

यदि भारत आज सधारों को गंभीरता से अपनाता है, तो 2035 का परिदृश्य बिल्कुल अलग हो सकता है। प्रशिक्षण संस्थान डिजिटल रूप से जडे होंगे; स्नातक वैश्विक मान्यता प्राप्त कौशल ु.. लिए होंगे। महिलाएँ कुशल श्रमबल का आधा हिस्सा बन सकती हैं। ग्रामीण कौशल केंद्र वैश्विक श्रम बाज़ारों से सगमता से जड़े होंगे, और जिले के युवा महानगरों के युवाओं के साथ प्रतिस्पर्धा कर सकेंगे। अप्रेंटिसर्शिप को उद्योग नवाचार एवं उत्पादकता के निवेश के रूप में देखेगा। और भारतीय प्रमाणपत—वैश्विक मानकों के अनरूप—दनिया भर में अवसर पैदा करेंगे। ऐसी व्यवस्था स्वयं नहीं बनती—इसके लिए दृष्टि, हंढ़ता और राजनीतिक इच्छाशक्ति चाहिए। यदि इसे संकल्पपूर्वक अपनाया जाए, तो कौशल भारत की समावेशी वृद्धि और वैश्विक नेतृत्व की आधारशिला बन सकता है। इक्कीसवीं सदी में देशों की प्रतिस्पर्धा इस बात पर निर्भर करेगी कि उनके लोग दनिया को कौन से कौशल प्रदान कर सकते हैं। भारत को इस अनिवार्यता को गंभीरता से लेना होगा और बिना विलंब इसके लिए आगे बढना होगा।

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BY ACHARYA DINAIK

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With 15 years of dedicated practice and profound knowledge in Astrology science, author is known for deep understanding of ancient astrological principles which enable him to provide predictions and insightful interpretations with accuracy.

नवंबर 2025 मासिक राशिफल

मेष (Aries)

इस महीने आप नए अवसरों की ओर आकर्षित होंगे। कार्यस्थल पर आपके प्रयासों की सराहना होगी। परिवार के साथ समय बिताने से मानसिक संतोष मिलेगा। वित्तीय मामलों में सावधानी रखें, अनावश्यक खर्च टालें। स्वास्थ्य में हल्की थकान महसूस हो सकती है, ध्यान रखें। शुभ उपाय: प्रतिदिन लाल कपड़े का छोटा टुकड़ा अपने पास रखें।

वृषभ (Taurus)

नवंबर में वृषभ राशि वालों के लिए वित्तीय लाभ के योग हैं। पुराने निवेशों पर अच्छा रिटर्न मिल सकता है। याता की योजना बन सकती है। परिवार में सौहार्द बढ़ेगा। मानसिक तनाव कम करने के लिए ध्यान या योग लाभकारी रहेगा। शुभ उपाय: घर के पुजा स्थल में कमल का फुल रखें। मिथुन (Gemini)

इस महीने मिथुन राशि वाले नए संपर्क और दोस्ती में लाभ पाएंगे। नौकरी या व्यापार में सकारात्मक बदलाव आएंगे। स्वास्थ्य सामान्य रहेगा लेकिन पेट और पाचन संबंधी ध्यान रखें। शुभ उपाय: पीली मिठाई किसी जरुरतमंद को दें।

कर्क (Cancer)
कर्क राशि वालों के लिए नवंबर में करियर में नई
चुनौतियाँ आएंगी। धैर्य और अनुशासन से आप सफल
होंगे। प्रेम संबंधों में मधुरता बनी रहेगी। पारिवारिक
मामलों में संतुलन बनाए रखें।
शुभ उपाय: शनिवार को हल्दी का दान करें।

सिंह (Leo)

इस महीने सिंह राशि वालों के लिए शिक्षा और व्यावसायिक अवसर बढ़ेंगे। निर्णय लेने में आत्मविश्वास जरूरी है। स्वास्थ्य में हल्का थकान या नींद की कमी हो सकती है। शुभ उपाय: सूर्य को प्रणाम करें और सुबह सूर्य नमस्कार करें।

ZII (Vingo)

नवंबर में कन्या राशि वालों के लिए यात्रा और व्यापार में लाभकारी स्थिति रहेगी। परिवार के elders के साथ संबंध मधुर होंगे। अनावश्यक खर्च से बचें।

शुभ उपाय: हरे रंग की वस्तुएँ घर में रखें।

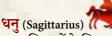
तुला (Libra)

इस महीने तुला राशि वालों को मानसिक शांति और सफलता मिलेगी। नौकरी या व्यवसाय में नया अवसर आ सकता है। स्वास्थ्य अच्छा रहेगा, पर आँख और सिर पर ध्यान दें। शुभ उपाय: तुलसी का पौधा घर में रखें।



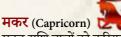
वृश्चिक राशि वालों के लिए नवंबर में लाभ के योग हैं, लेकिन निर्णय सोच-समझ कर लें। प्रेम जीवन में संतुलन बनाए रखें। परिवार के सदस्यों के साथ संवाद बढ़ाएँ।

शुभ उपाय: शनिदेव को काले तिल चढ़ाएँ।



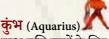
धनुँ राशि वालों के लिए यह महीना उत्साह और नए प्रोजेक्ट्स का रहेगा। आर्थिक स्थिति में सुधार होगा। यात्रा की संभावना रहेगी। स्वास्थ्य सामान्य रहेगा।

शुभ उपाय: पीले वस्त्र पहनें और हल्दी का दान करें।



मकर राशि वालों को करियर में सफलता और सम्मान मिलेगा। नए अवसर मिल सकते हैं। परिवार में मेलजोल बढ़ेगा। वित्तीय मामलों में संतलन जरूरी है।

शुभ उपाय: रविवार को लाल रंग का फूल भगवान सूर्य को अर्पित करें।



कुम्भ राशि वालों के लिए नवंबर में सामाजिक संबंध मजबूत होंगे। कामकाज में सफलता और मान-सम्मान मिलेगा। स्वास्थ्य में हल्की थकान रह सकती है।

शुभ उपाय: नीले वस्त्र पहनें और जरूरतमंद को दान करें।



मीन राशि वालों के लिए यह महीना नए विचार और योजना बनाने का रहेगा। परिवार और मिलों के साथ समय बिताना लाभकारी रहेगा। वित्तीय मामलों में सुधार संभव है। शुभ उपाय: घर के मंदिर में हल्का दीपक जलाएँ।



ज्योति का उत्सव मनाएँ



डॉ. शिवजी श्रीवास्तव

झाँसी में जन्मे और श्री चित्रगुप्त महाविद्यालय के हिंदी विभाग से सेवानिवृत्त, लेखक कविता, कहानी, ग़ज़ल, लेख, संस्मरण, नवगीत, समीक्षा, नाटक, रेडियो, टेली फ़िल्म आदि विधाओं में दुखल रखते हैं। कवि का एक कहानी संग्रह - 'यक्ष प्रश्न' तथा एक जीवनी पुस्तक - 'चंद्रशेखर आजाद के विश्वस्त सहयोगी क्रांतिकारी डॉ. भगवान दास माहौर' प्रकाशित है।

कविता

इस तरह प्रिय ज्योति का उत्सव मनाएँ। द्वार, देहरी पर बनाकर अल्पनाएँ, इंद्रधनु के रंग से उनको सजाएँ करें स्वागत-परिजनों-अभ्यागतों का लोक-मंगल हित करें शुभ प्रार्थनाएँ। टाँग लें सुंदर कन्दीलें निज गवाक्षों पर झरें जिनसे रोशनी के मन्दु मृदु निर्झर देखने को यह पर्व अनुपम

गगन के तारे

धरा पर उतर आएँ। झिलमिलाती झमती सी झालरें विद्युत् लड़ी की जगमगाते दीपकों से कर रही हों जुगलबंदी सी और फुलझड़ियों से झरते फूल झर झर झर झरर बाँचते हों ज्यो कथा उल्लास की। मनहरण इस रागिनी के साथ हम भी चलो कोई गीत सुमधुर गुनगुनाएँ दुर करने को सघन तम इस धरा का एक दीपक नेह का हम भी जलाएँ।





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