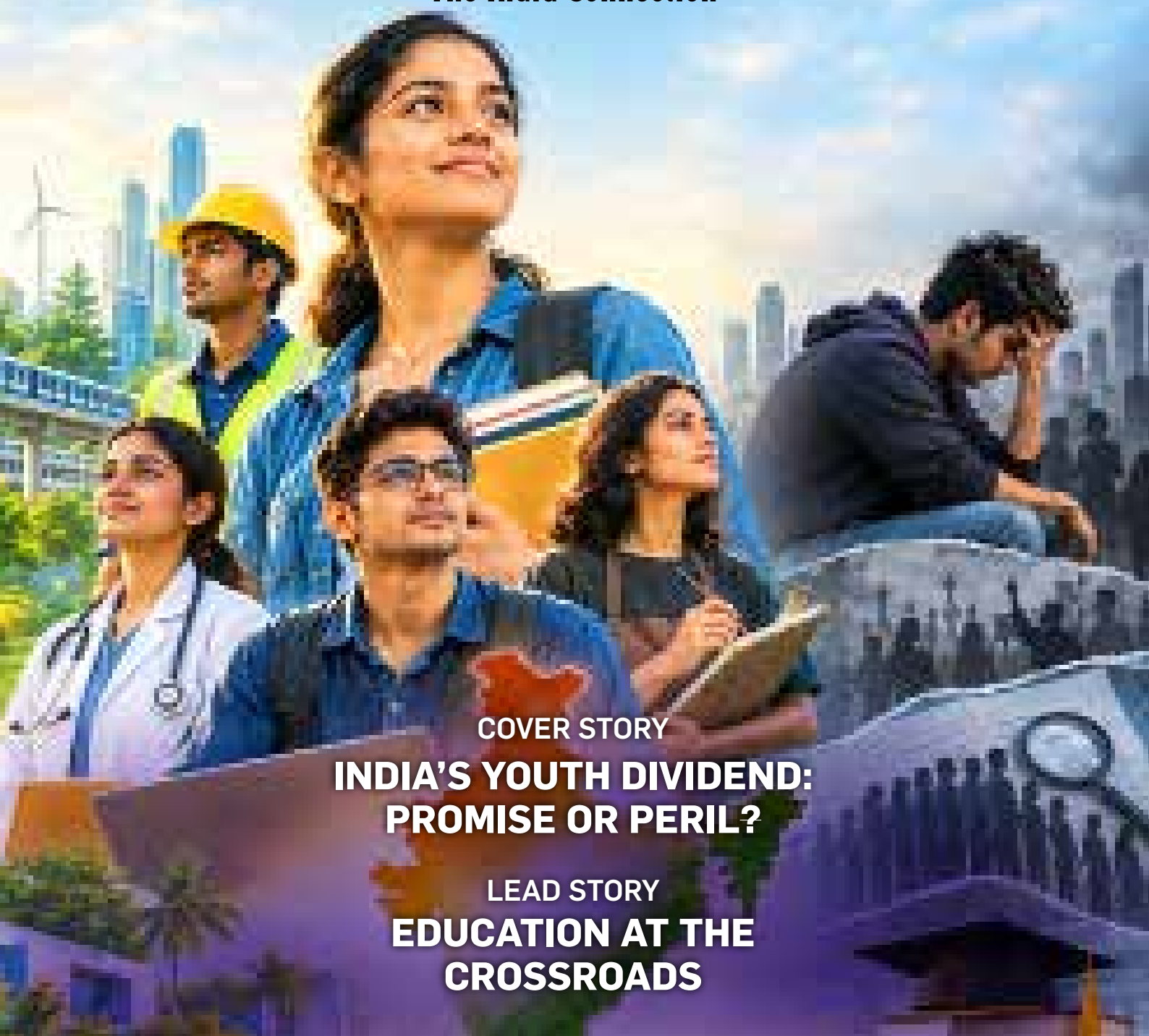


PRAVASI INDIANS

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— The India Connection —



COVER STORY

**INDIA'S YOUTH DIVIDEND:
PROMISE OR PERIL?**

LEAD STORY

**EDUCATION AT THE
CROSSROADS**

GLORIA STEINEM
THE INDIA SHE LEFT BEHIND

WINDS OF TRADE
FROM MONSOON DHOWS TO QR CODES

BOOK REVIEW
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LETTER FROM THE PUBLISHER



India at the Crossroads: Promise, Challenge and Renewal

Dear Readers,

As we bring you the October 2026 edition of PRAVASI INDIANS, we find ourselves at a moment when India's story is being written not only in numbers and policies, but in lived experiences, cultural inheritances, and global encounters. Each of the thirteen contributions in this issue reflects a facet of that larger mosaic — a nation negotiating its past, present, and future with urgency and imagination.

Our Cover Story by DR. NILAY RANJAN SINGH sets the tone. He reminds us that India's demographic dividend is both promise and peril. With one of the youngest populations in the world, the nation holds extraordinary potential, yet risks slipping into unrest if aspirations remain unmet. His call is clear: numbers alone do not guarantee strength; opportunity, skills, and vision must align.

Education, the foundation of opportunity, is examined in our Lead Story by DR. SATYENDRA KUMAR. Five years after NEP2020, he argues that slogans have outpaced substance. Faculty shortages, affordability gaps, and bureaucratic centralisation continue to hinder transformation. His essay asks whether India can build the intellectual and financial scaffolding that genuine reform requires.

From policy to personal histories, UDAY KUMAR VERMA recalls Gloria Steinem's walk with Vinoba Bhave's Bhoodan movement in Lessons from the Villages. The Gandhian lessons she carried back to America shaped her activism and remind us that humility and listening remain powerful tools of change.

In Nature's Warning section, RAJYOGI BRAHMA KUMAR NIKUNJJI reflects on the recent Himalayan deluge as more than disaster — as nature's mirror. His words urge us to shift from consumption to care, lest the next flood drown not just our streets but our future.

Economy and trade find voice in B. SHEKHAR's analysis of nine years of GST, and ZEYAU RAHMAN's evocative essay on the rupee's forgotten journey across the Gulf. Both remind us that systems and currencies are more than technical instruments; they are lived frameworks of trust, compliance, and history.

Culture and literature enrich this edition. DR. VED MITRA SHUKLA reviews Anjana Basu's children's novel *Did Someone Say Woof?*, highlighting its empathy and humour. Our Hindi feature honours SATISH SINGH, whose *तपती धूप में ज़िन्दगी* earned the 2026 आशीर्वाद पुरस्कार, proving that even amidst banking and journalism, literature's sensitivity endures. DR. VENKATESH GANAPATHY revisits Mohammed Rafi's legacy, showing how humility and grace defined a giant whose melodies continue to inspire.

Heritage and politics converge in DR. RAJEEV KUMAR's essay on Indian Knowledge Traditions, where plurality and critique are celebrated as the true continuity of our intellectual past.

SHARANYA S. dissects the rise of digital outrage in Cockroach Janta Party, warning of democracy's fragile terrain in an age of posttruth. And DR. NUPUR ASHOK's Immigrant's Dilemma captures the compromises of survival through the journey of Happy Kumar, a mirror of urban life and migrant dreams.

Finally, in our Rashifal section, ACHARYA DINAIAK reminds us that even as we look forward, we continue to seek guidance in the stars — balancing tradition with modernity.

Together, these stories affirm that India's narrative is not singular. It is a chorus of voices — economic and cultural, critical and celebratory, rooted and diasporic. As publishers, we see our role as carrying these voices forward, ensuring that plurality remains our strength and renewal our constant.

Happy reading, PRAVASI INDIANS!

Rashmi
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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LEAD STORY

A Delhi University Faculty, **DR. SATYENDRA KUMAR** in his article says “Education is more than degrees or jobs. More than five years after the launch of NEP2020, Indian higher education stands at a crossroads. The policy promised multidisciplinary learning, research excellence, autonomy, and access for all. Yet the lived reality remains marked by faculty shortages, uneven enrolment, affordability gaps, bureaucratic centralisation, and persistent inequalities. Can India move beyond slogans to build the material, intellectual, and financial foundations that genuine transformation requires?”

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NATURE’S WARNING

A well-acclaimed spiritual educator and columnist with over 9,500 articles across India, Nepal, USA, UK, Australia, South Africa, Canada & Mauritius to his credit, **RAJYOGI BRAHMA KUMAR NIKUNJ JI** says, “The recent deluge across India and the Himalayas was more than a natural disaster — it was a mirror. Nature, patient yet unyielding, reminded us that unchecked greed and ecological imbalance carry consequences no technology can contain. The rains did not discriminate; they exposed the fragility of our systems and the urgency of changing our mindset. Unless we shift from consumption to care, the next flood will drown not just our streets but our future.”

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Our Bengaluru-based South India Bureau Chief, **B. SHEKHAR** in his story says, “Nine years after its launch, GST has reached nearuniversal acceptance across industries, creating a unified and digitized tax framework. Yet beneath this success lies a quieter challenge. The next phase must shift from asking taxpayers to comply with the system to asking the system to comply with taxpayers.”

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Based in Sydney, **DR. NUPUR ASHOK**, known for her poetry, satire, and columns such as *Das Maluka Kah Gaye* (satire) and *Ramta Jogi* (travelogue), says, “Through Happy Kumar’s journey, Dr. Nupur Ashok captures how a young man arriving in Mumbai with dreams of stardom is pushed into the compromises of survival. Beginning gently, making us laugh, the play becomes a mirror of urban life and immigrant dilemmas.”

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A Delhi-based museologist, art historian and social commentator, **SHARANYA S.** in his write-up on the rise of the ‘Cockroach Janta Party’ says, “Democracy today is not just about protest or outrage by one generation.

It is about the widening fracture between citizens and institutions, where frustration finds symbols, satire becomes identity, and digital platforms amplify grievances and polarisation. Outrage eclipses nuance, and truth itself struggles to survive in an ecosystem driven by speed, emotion, and tribal loyalty. This is the story of a Republic learning to navigate dissent, accountability, and the perilous terrain of post-truth politics.”

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UDAY KUMAR VERMA, Harvard-educated bureaucrat with four decades of public service at the highest levels of government, recalls “Gloria Steinem, remembered after her passing at 92, carried with her an Indian chapter that quietly transformed her path. In 1956, at just 22, she walked with Vinoba Bhave’s Bhoodan movement through villages scarred by poverty, caste, and inequality. Those Gandhian lessons in humility, nonviolence, and change from below became part of the foundation of her activism, shaping the feminist icon the world came to know.”

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WINDS OF TRADE



From curating the Substack series *Past Imperfect* on historical anomalies to contributing essays on sociopolitical themes across print and digital platforms, **ZEYAU RAHMAN**, who recently penned the novel *A River Remembers*, says “Long before QR codes and instant UPI transfers, the Indian Rupee sailed across the Arabian Sea on wooden dhows, carried by the rhythm of the monsoon winds. For nearly seven decades, it was not just accepted but enshrined as legal tender in the Gulf — financing pearl divers, merchants, and dockworkers who lived far from India yet trusted its mint. Today’s digital corridors echo that history, reminding us that the rupee has long been more than a national symbol — it was once the Gulf’s everyday coin.”

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DR. VENKATESH GANAPATHY of ICFAI Business School writes, “Mohammed Rafi’s journey was not only about melodies that defined an era, but about the man who carried them with humility and grace. At the height of his fame,

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Director, Umran Academic Research Association, India and Turkey, **DR. RAJEEV KUMAR** says “India’s intellectual heritage is vast, layered, and contested. The phrase ‘Indian Knowledge System’ has reentered public discourse, but can something so diverse be reduced to one system? From Vedic and Buddhist thought to Kabir’s vernacular critiques, from Sanskrit cosmopolis to Persianate encounters, traditions thrived not by repetition but by reinterpretation. Revival must mean continuity through debate and reinvention, not a singular fixed past.”

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An Associate Professor of English at University of Delhi, **DR. VED MITRA SHUKLA** reviews Anjana Basu’s *Did Someone Say Woof?* and says her novel is a meditation on coexistence, attachment and the emotional bonds that make pets part of human life. Blending humour, affection, and empathy, the story of two dogs, Tublu and Gublu, becomes more than an animal narrative — it is a reflection on companionship itself.”

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आचार्य दिनायक कहते हैं “सभ्यता की शुरुआत से ही इंसान मार्गदर्शन के लिए आसमान की ओर देखता आया है। ज्योतिष खगोलीय गतिविधियों और इंसानी अनुभवों के बीच संबंधों को समझाता है। जन्म कुंडली ग्रहों की स्थिति को दर्शाती है, पर किस्मत को तय नहीं करती। यह जीवन के मौकों और चुनौतियों पर रोशनी डालती है और ध्यान, मंत्र, दान, व्रत और रत्न जैसे पुराने तरीकों से संतुलन और सकारात्मक जीवन जीने की प्रेरणा देती है।”

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PRAVASI INDIANS BUREAU (PIB) ने “सितंबर 2026 में मंजुल प्रकाशन, भोपाल से प्रकाशित सतीश सिंह का कहानी संग्रह *तपती धूप में ज़िन्दगी* जीवन संघर्ष, मानवीय संवेदनाओं और सामाजिक यथार्थ को प्रभावशाली ढंग से अभिव्यक्त करता है। इसके लिए उन्हें आशीर्वाद मूल साहित्यिक कृति पुरस्कार-2026 से सम्मानित किया जा रहा है। यह सम्मान न केवल उनके साहित्यिक अवदान की स्वीकृति है, बल्कि इस बात का प्रमाण भी है कि बैंकिंग और पत्रकारिता जैसे जटिल क्षेत्रों में कार्यरत रहते हुए भी साहित्य की संवेदनशीलता और सामाजिक सरोकार जीवित रखे जा सकते हैं।”

INDIA'S YOUTH DIVIDEND: **PROMISE OR PERIL?**



India stands at a defining moment. With one of the youngest populations in the world, the nation holds a demographic advantage that could propel it into sustained prosperity. Yet the same youthful surge risks becoming a liability if jobs, skills, and opportunities fail to match aspirations. The question is urgent: will India convert its numbers into strength, or will the dividend slip away into unrest and inequality?



BY DR NILAY RANJAN SINGH

With 22 years of experience in banking, the author currently serves as the Chief Executive Officer of State Bank of India, DIFC, Dubai. He has authored a collection of Hindi poems titled *Kaner Ke Phool* and contributed to a management book and World Encyclopaedia on UN SDGs. He has also received several international accolades, including the recent 'CEO of the Year' award in the Middle East.

India today stands at a historic crossroads. With a median age of just 28 years and over 65 percent of its population under 35, it possesses one of the youngest populations in the world. This demographic profile is often described as enviable, even unmatched among major economies. Yet beneath the optimism lies unease: millions of young Indians feel they are not getting suitable opportunities to contribute to the economy or to their own development. Economists call this moment a demographic dividend — the potential for accelerated growth when a large proportion of the population is in the workingage group. But India's struggle to generate meaningful employment raises a stark question: will this youthful population propel the nation into prosperity, or will it become a liability that compounds unemployment, inequality, and social unrest?

The Demographic Dividend Defined

The dividend refers to the growth potential that arises when the workingage population (15–59 years) grows larger than the dependent population (children and the elderly).

A lower dependency ratio frees resources for investment in education, healthcare, and infrastructure. A skilled workforce improves productivity, GDP, and per capita income.

India's dependency ratio began declining around 2010–13 and is expected to bottom out around 2039–40 before rising again as the population ages. That gives India roughly 12–13 years — a narrowing window to reap the benefit. The workingage population is projected to rise from 735 million in 2011 to nearly 1 billion by 2030, and above 1.1 billion by 2040.

This demographic shift is not just about numbers. It represents a profound transformation in the social fabric. A larger workingage population means more contributors to the economy, but it also means more aspirations, more demand for jobs, and more pressure on institutions to deliver. Coun-

tries that have harnessed such transitions have seen rapid growth; those that failed have faced stagnation and unrest.

An Asset or a Liability?

A simple parable illustrates the risk. A villager kept his gun hidden in a trunk; when bandits attacked, they couldn't steal it — but he couldn't use it either. An asset meant for protection became useless.

India's youth could face a similar fate. If 367 million young people (aged 15–29) and the five million graduates entering the job market each year do not find meaningful employment, they risk becoming dependent on families or the state. The dividend cannot be extracted automatically; it depends on how effectively India invests in human capital and creates jobs. Without this, the demographic advantage could turn into a demographic burden.

Already, concerns about NEET youth — those not in education, employment, or training — foreshadow the danger. A dividend is only a dividend if the hands that need work find it; otherwise, they become liabilities that the system must support.



Nearly 16% of young Indians are jobless, with women hit hardest.

The Optimism — A Growing Workforce

India's demographic advantage is unmatched among major economies. While developed nations and even China grapple with ageing populations, India's workforce continues to expand. This translates into a larger consumer base, higher domestic demand, and a sustained supply of labour for industries.

The IMF projects India's GDP growth at 6–7 percent in 2026–27, with the firstquarter figure of 7.8 percent hailed as a "herculean feat." The Reserve Bank of India has noted that this demographic transition opens a "window of opportunity"

to move into a higher growth trajectory. With the right policies and sustained effort, this tailwind could significantly boost per capita income over the next two decades.

But optimism must be grounded in reality. A growing workforce is not automatically employable. The challenge is not

just to create jobs, but to create quality jobs — productive, salaried, and secure. Otherwise, the dividend risks becoming a mirage.

A Global Talent Hub in the Making

India's young, English-speaking, technologyfluent population positions it as a potential global talent hub. Nearly two-thirds of Indians are younger than 35 and comfortable with digital tools, giving the nation an edge in the global economy.

The services sector, particularly IT, has long been a driver

of growth. With the rise of AI and digital transformation, India could leverage its demographic advantage to become a leader in AI-related services and data training. This opens opportunities not just at home but abroad, through talent export and human capital investment.

Government initiatives — from the PLI scheme to the Skill India mission, the India AI Mission, and the Pradhan Mantri Viksit Bharat Rozgar Yojana — aim to harness this potential by aligning education with industry needs and preparing the workforce for future markets. These schemes are ambitious, but their success will depend on execution, quality, and inclusivity.

Lessons from Neighbouring Economies

East Asian economies — Japan, South Korea, Singapore, Taiwan — successfully converted demographic advantages into prosperity by investing in education, healthcare, technology, and export-oriented manufacturing. China, with its skilled workforce, became the factory of the world.

India, with its large domestic market, democratic institutions, and entrepreneurial energy, has the potential to follow a similar path. Already third globally in the startup ecosystem, home to dozens of unicorns, India can transform its youthful population into a true dividend — if it makes the right policy choices.

The cautionary tale comes from Latin America, where countries like Brazil and Venezuela failed to sustain productivity improvements despite favourable demographics. Their experience shows that demographics alone do not guarantee

prosperity; policy, investment, and governance are decisive.

The Warning

Optimism alone is not enough. Without execution, India risks squandering this advantage. As one analyst bluntly put it: *"A demographic dividend without jobs quickly becomes a fiscal and political liability."*

India has the numbers, but numbers alone are not destiny. The dividend is a possibility, not a guarantee. The next section will examine the obstacles — unemployment, skill mismatch, and the narrowing window — that threaten to turn opportunity into liability.



● ●
**Four decades of
35–40% graduate
unemployment reveals a
structural failure.**
● ●

Unemployment – A Ticking Time Bomb

India is failing to create enough quality jobs for its young population. The *State of Working India 2026* report by Azim Premji University revealed deeply worrying trends. Youth unemployment in India is alarmingly high. In the first quarter of 2026–27, unemployment among those aged 15–29 jumped to 15.9 percent, the highest in the current Periodic Labour Force Survey series. The rate rose from 14.4 percent in December 2025 to 15.2

percent in March 2026. For young women, the situation is even more dire: female unemployment consistently exceeded 16 percent and crossed 17 percent multiple times during the year, while labour force participation among women remained abysmally low at around 20–23 percent. No country can achieve developed status unless its female workforce is given the chance to contribute significantly.





Perhaps most concerning is graduate unemployment. An estimated 40 percent of graduates aged 15–25 and 20 percent of those aged 25–29 are without jobs. This has remained consistently high — around 35 to 40 percent — for four decades, between 1983 and 2023. As of 2023, fewer than 7 percent of male graduates were able to secure a permanent salaried job within a year of graduating.

Educated but Unemployable – The Skill Mismatch

India is caught in a paradox: rising educational enrolment co-exists with persistent unemployability. According to the *India Skills Report 2025*, only 54.8 percent of graduates were fit for employment. The *Economic Survey* revealed that 90.2 percent of India's workforce has only secondary-level education or lower, with 88.2 percent engaged in low-competency jobs. Four out of every nine Indians of working age do not have skills that match available jobs.

The problem is structural. India historically focused on elite higher education while neglecting broad-based vocation-

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**Only 55% of
 graduates are
 employable, exposing
 weak industry linkages.**
 ● ●

al training and basic education — a contrast with China, which moved ahead with a comprehensive approach to skill development. The rapid expansion of vocational training institutes since the 2010s has not translated into better employment outcomes, largely due to concerns over quality and weak industry linkages.

The Narrowing Window

Perhaps the most urgent concern is time. The demographic dividend is not a timeless resource. India may have a young workforce now, but the share of working-age Indians will begin to decline within a decade. The UN *World Population Prospects 2024* projects India's young working-age population will peak at 69.2 percent in the mid-2030s and then start to decline.

India's total fertility rate has already fallen below the replacement level of 2.1 children per woman, reaching 1.9 nationally and 1.5 in urban areas. The country risks ageing before it grows wealthy. By 2050, one in five Indians will be 60 or older. This transformation will increase pressure on public

finances and healthcare systems, underscoring the urgency of capitalising on the dividend now.

The Middle-Income Trap

Despite its growth story, India risks falling into the “middle-income trap” — where countries experience rapid growth initially but fail to sustain productivity improvements required to become high-income economies. Many Latin American countries, including Brazil and Venezuela, experienced favourable demographics but failed to translate them into long-term prosperity.

A BRICS comparison study found that “India fails to fully realize its demographic potential due to persistent labour market constraints,” while China and Brazil maintained relatively high dividends despite ageing populations, reflecting stronger absorption capacity. The warning is clear: demographics alone do not guarantee prosperity. Policy shortcomings, inadequate investments in human capital, and weak industrial transformation can squander the advantage.

The Rise of Artificial Intelligence and Robotics

Technology has been both a disruptor and an enabler. Artificial intelligence is rapidly transforming labour markets, affecting not only labour-intensive jobs but also clerical and routine work such as coding, document review, customer support, and data processing.

AI is predicted to transform 38 million jobs in India by 2030. If AI outpaces workforce skilling, India risks losing the benefits of its young population and widening inequality at precisely the moment of greatest change. Robotics adds another layer: machines don’t complain, don’t have working hours, and can perform tasks with precision at lower cost, replacing employable humans.

The services industry, India’s most important forex earner, is already feeling the impact. Chatbots have disrupted the BPO business, and robotics threatens to reshape both services and manufacturing. The paradox is stark: young people are expected to arrive with experience before they have any opportunity to acquire it.

India's Demographic Triad

India’s demographic challenge is complicated by regional diversity. The country no longer runs on one demographic clock but three:

- **Youthful North** — states like Bihar and Uttar Pradesh generate labour surplus but struggle to convert young

people into productive workers.

- **Industrial West and South** — fertility rates below replacement, dependent on migrants from younger states.
- **Ageing South** — Kerala and Tamil Nadu face slowing workforce growth and rising dependency ratios.

This diversity means India must craft region-specific policies rather than one-size-fits-all solutions.



● ●
India has barely 12–13 years before its demographic advantage begins to decline.
● ●

The Path Forward

India must act decisively to convert demographic advantage into dividend. Key priorities include:

- **Employment generation** — create nearly 8 million nonfarm jobs annually until 2030, focusing on quality, productive, salaried work.
- **Education and skilling reform** — strengthen basic education, upgrade vocational training, and align higher education with labour market needs.
- **Women’s labour force participation** — improve childcare, transport, workplace policies, and social norms to unlock half the population’s potential.
- **Governance and federal coordination** — decentralised education and employment policies tailored to regional realities.
- **Export of human capital** — skill India’s youth for global demand, leveraging diaspora networks and ageing Western economies.

Conclusion: A Defining Moment

India’s demographic dividend is a two-edged sword — it can be the greatest opportunity, or it can turn into the most formidable challenge. The dividend is not destiny; it is a possibility that must be actively earned through policy, investment, and institutional reform.

India has roughly 20 to 25 years to get this right. The working-age population will peak in the mid-2030s and begin declining thereafter. Every year of inaction, every policy failure, every job not created, every skill not taught narrows the path to prosperity and widens the risk of liability.

The students protesting at Jantar Mantar, the millions of graduates unable to find stable employment, the young women locked out of the workforce — they are not abstract statistics. They are the human faces of India’s demographic gamble. Whether they become the engine of India’s rise or the source of its social strain depends on the choices made today.

India has the numbers. What remains to be seen is whether it has the will, the policies, and the governance to turn those numbers into prosperity. The clock is ticking. ■

NEP POLICY & INDIAN REALITY

EDUCATION AT THE CROSSROADS

Education is more than degrees or jobs; it is the foundation of a democratic and socially just society. Universities are meant to nurture critical thought, creativity, research, and responsible citizenship. Yet five years after the launch of the National Education Policy (NEP) 2020, Indian higher education stands at a crossroads. The policy promised transformation — multidisciplinary learning, research excellence, autonomy, and access for all. But the lived reality remains marked by faculty shortages, uneven enrolment, affordability gaps, bureaucratic centralisation, and persistent inequalities. The question now is whether India can move beyond slogans and build the material, intellectual, and financial foundations that genuine transformation requires.



BY DR. SATYENDRA KUMAR

A regular columnist and commentator on contemporary social, political, educational, and cultural issues, author teaches English at Delhi University's Kirori Mal College.

Education is not merely a pathway to degrees or jobs. It is the foundation of a democratic, scientific, progressive, and socially just society. Universities are meant to cultivate critical thinking, intellectual freedom, creativity, research, and responsible citizenship. Yet Indian higher education today stands at a critical crossroads. Behind the rhetoric of a "knowledge economy," "Viksit Bharat," and "historic transformation" lies a system still struggling with faculty shortages, inadequate resources, commercialisation, bureaucratic cen-

tralisation, questions of autonomy, and persistent inequalities of access.

The National Education Policy (NEP) 2020 was presented as a landmark reform. Its vision was ambitious: multidisciplinary education, curricular flexibility, academic mobility, research excellence, internationalisation, vocational integration, technology-enabled learning, and greater autonomy. Most strikingly, it set the goal of raising India's Gross Enrolment Ratio (GER) in higher education to 50 percent by 2035.

Five years later, however, the question remains: has NEP 2020 transformed the lived reality of universities, or does a gap persist between promises and practice? Evidence suggests the gap remains substantial.

The Promise of NEP 2020

There is little doubt that NEP 2020 contains progressive ideas. The Academic Bank of Credits, multiple entry and exit options, the National Credit Framework, multidisciplinary programmes, and initiatives for internationalisation represent important changes

in the architecture of higher education. The government has also undertaken recruitment drives and increased budgetary allocations.

Yet transformation cannot be measured simply by schemes launched or portals created. The ultimate test of an education policy is what happens inside classrooms, laboratories, libraries, and research centres.

Faculty Vacancies and Social Justice

Perhaps the most visible weakness remains the shortage of teachers. Government data in 2025 showed nearly



25 percent of sanctioned posts in Central Universities vacant. Vacancies are even starker in reserved categories, raising questions about constitutional commitments to representation.

Recruitment drives deserve credit, but periodic campaigns cannot replace a continuous, transparent, timebound mechanism. A healthy university system should not allow vacancies to accumulate for years before launching special campaigns.

Access Without Affordability

India's GER remains at 28.4 percent (2021–22), far below the NEP target. Rural, economically weaker, and socially disadvantaged students face barriers not only to admission but to affordability — accommodation, transport, books, devices, and fees.

As private institutions expand, dependence on costly education risks deepening inequality. Higher education risks shifting from a public good to a private commodity, with students as consumers and degrees as

products. Such a model is particularly problematic in a society marked by enormous economic inequality.

Investment and Infrastructure

NEP envisaged public expenditure on education at 6 percent of GDP. While

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**One fourth of
 faculty posts remain
 unfilled, with reserved
 categories hit hardest,
 raising urgent questions
 of equity.**
 ● ●

allocations have risen, they remain insufficient against inflation, enrolment growth, and infrastructure needs. Laboratories, libraries, scholarships, hostels, and research facilities require sustained investment.

If India wants a knowledge-driven economy, higher education must be

treated as national investment, not mere expenditure.

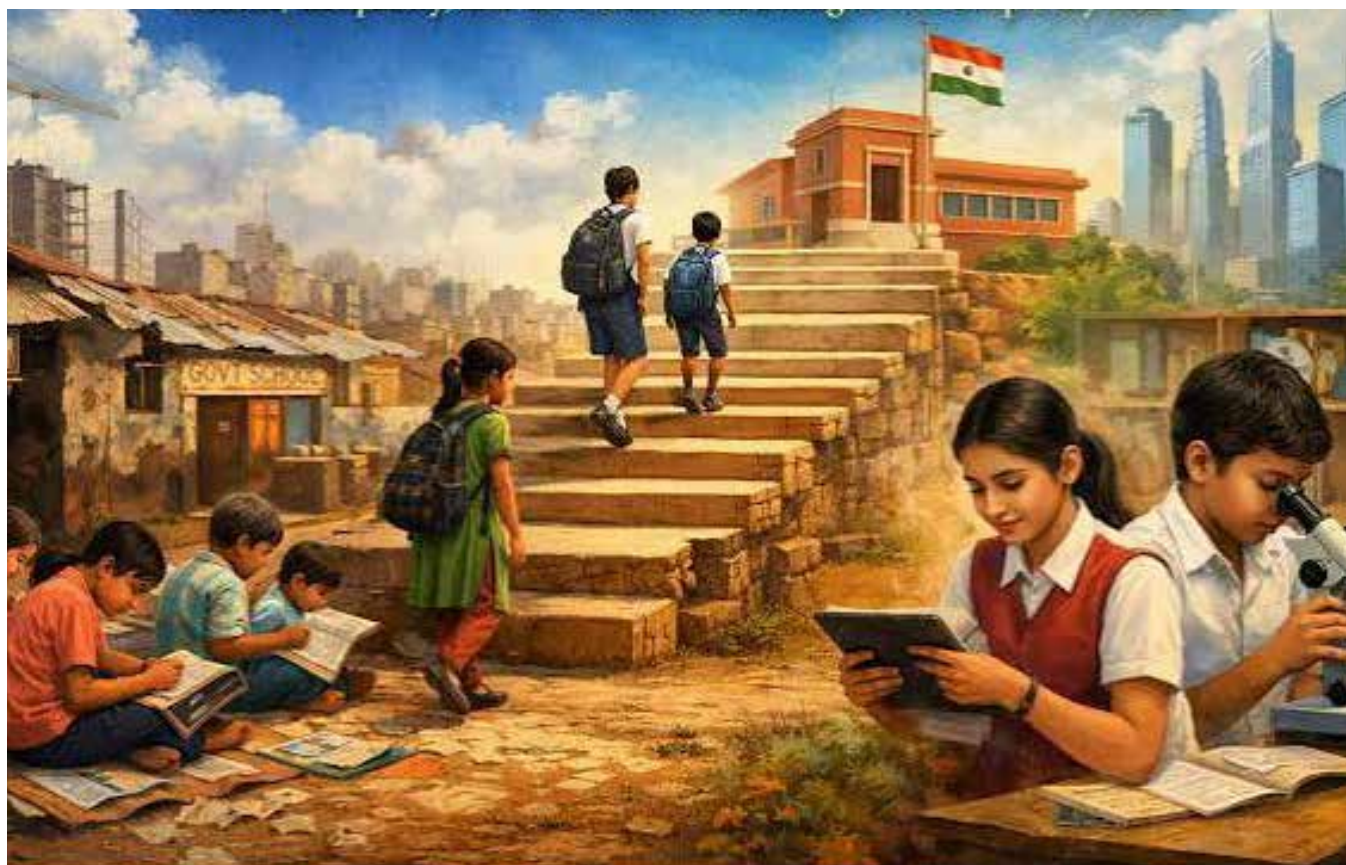
Research Needs Freedom

Policy declarations alone cannot create research excellence. It requires grants, fellowships, infrastructure, and above all intellectual freedom. Excessive bureaucratisation risks reducing scholarship to measurable outputs. Genuine research thrives on curiosity, dissent, and unconventional ideas — not just rankings and publication counts.

Autonomy and Federalism

Academic freedom is a condition of serious scholarship. Yet concerns about centralisation persist. India's diverse institutions — from Delhi to Bihar to the Northeast — face different challenges. Sustainable reform requires cooperative federalism, consultation with states, and sensitivity to diversity. Autonomy must be paired with accountability, not replaced by directives.





Flexibility or Fragmentation?

Multiple entry and exit options, and the Academic Bank of Credits, promise flexibility. But flexibility must not become fragmentation. Disadvantaged students risk becoming the “exit” population while privileged peers continue to advanced degrees. Safeguards, counseling, and financial support are essential.

Digital Divide

Technology can expand access, but digitalisation is not transformation. The pandemic exposed India’s digital divide: students without reliable connectivity or devices were left behind. Digital tools must supplement, not replace, the university community of teachers, students, and ideas.

Participation in Reform

Teachers and students must be active stakeholders, not passive recipients. Consultation should continue during implementation, with faculty shaping curricula and students influencing policy. Circulars alone cannot transform universities; dialogue and ownership must drive reform.

● ●
**Rising enrolment
 targets mean little
 if rural and
 disadvantaged students
 cannot afford the
 costs of higher
 education.**
 ● ●

Towards a New Compact

India needs a new higher-education compact:

- Continuous recruitment – Vacancies must not remain unfilled for years.
- Public investment – Move decisively toward 6 percent of GDP.
- Scholarships and aid – Ensure economic circumstances do not determine destiny.
- Autonomy with accountability – Genuine freedom for institutions.
- Research funding – Encourage longterm, curiosity-driven work.

- Pluralism and debate – Universities must remain spaces for dissent and critical thought.
- Independent evaluation – Outcomes measured by learning, equity, affordability, and autonomy.

Conclusion

The crisis of Indian higher education is ultimately a crisis of priorities. NEP 2020 has stimulated experimentation, but its promises remain undercut by vacancies, low GER, affordability gaps, and centralisation. India does not need another slogan. It needs sustained investment, autonomy, social justice, and competent implementation.

The true measure of NEP will not be found in advertisements or speeches, but in the overcrowded classroom, the overworked teacher, the researcher waiting for a grant, and the rural student struggling to afford education. The future of India depends on choices made today. Higher education must remain a public institution devoted to knowledge, democracy, social mobility, and the making of a better society. ■

WHEN THE SKY REMINDS US

FLOODS, GREED, AND THE RECKONING WE KEEP POSTPONING

The recent deluge across India and the Himalayas was more than a natural disaster — it was a mirror. Nature, patient yet unyielding, reminded us that unchecked greed and ecological imbalance carry consequences no technology can fully contain. The rains did not discriminate by address; they exposed the fragility of our systems and the urgency of changing our mindset. Unless we shift from consumption to care, the next disaster will not just flood our streets — it will drown



BY RAJYOGI BRAHMA KUMAR NIKUNJ JI
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Writer is a spiritual educator and popular columnist, who has written 9900+. Columns /articles till date across India, Nepal, USA, UK, Australia, South Africa, Canada & Mauritius.

Nature as the Great Leveller

The incessant rainfall in Mumbai, Maharashtra, and the Himalayan states like Uttarakhand reminded us of an important lesson: nature, like time, is a great leveller. Across the media, we saw haunting images of old trees uprooted, families leaving their homes on rescue boats, and rubber dinghies navigating what used to be roads. Power outages left entire neighbourhoods in darkness. In one stroke, nature dealt a blow that erased human distinctions — the rains did not check anyone's address.

History has always borne witness to the devastation of natural disasters. From Mesopotamia's flood myths to deluge stories in Indian scriptures, the warning has been consistent: water, when pushed too far, remembers how to punish. The recent floods remind us that nature's power has no rival. With-





● ●
Floods erase human distinctions, reminding us that ecological imbalance punishes all, regardless of wealth or address.
 ● ●



in minutes, its elements can erase life, property, and habitation on any scale.

Human Greed, Ecological Imbalance

Days after the rains, governments scrambled to assess damage and propose technical interventions. Yet the deeper truth cannot be ignored: natural disorders often originate in human actions. For decades, we have treated nature like the goldenegg-laying goose, slaughtering its resources for short-term gain. Overexploitation has created grave ecological imbalances, pushing the world to the brink of unpredictable disasters.

Scientists and activists have long

warned us, but human reasoning remains clouded by greed. Bigger cars, taller dams, deeper mines, deadlier bombs — we continue to indulge in material excess while releasing toxins into air, water, and soil. Instead of confronting our wrong actions, we dismiss calamities as aberrations solvable by technology. Isn't it tragic that we explain away disasters rather than change the behaviour that causes them?

Warning Bells We Ignore

Stormy rains triggered discussions about disaster management — better early warning systems, improved relief measures. Yet these do not strike at the

root of the problem. If humans do not stop meddling with nature, one day all its elements may react together with greater force, making doomsday predictions a reality. Relief and rehabilitation will then be impossible.

The outer world is a reflection of our inner world. The epicentre of calamities lies in the human mind. Mental pollution leads to environmental pollution. Greed, ego, anger, lust, and attachment drive excesses against nature. The developer who raises an illegal floor on a hill slope, the citizen who dumps plastic into a drain — both embody this mindset. The lasting remedy lies in purifying human minds and removing these vices.



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From illegal floors to plastic drains, human vices fuel disasters; only a change in mindset can avert the next catastrophe.

● ●

A Call for Mindset Change

It is not too late. Even now, we can change course towards sustainable, nature-friendly practices. What is required is a shift in mindset — from acquisition

and consumption to sharing and caring. The recent floods are nature's warning bells. If we continue living as we have, bigger disasters will follow, reshaping the face of the Earth.

Beyond mindset, proactive steps are essential. Reforestation projects can restore balance and reduce flood impact. Governments and corporations must invest in green technologies and renewable energy. Communities should embrace conservation and sustainable living. Each of us can contribute — by reducing waste, recycling, and supporting policies that protect the environment. Teaching future generations environmental stewardship will foster a

culture of respect for nature.

The Reckoning We Keep Postponing

Life will resume its ordinary rhythm within weeks. Streets will dry, power will return, and routines will continue. But the greed and apathy that caused the flood will not fix themselves. If we do not change, the next disaster will be worse.

Nature has reminded us once again: it is patient, but not passive. The reckoning we keep postponing will eventually arrive. The choice before us is stark — continue exploiting until catastrophe strikes, or embrace humility, responsibility, and harmony with the Earth. The time for action is now. ■

GST@9

BEYOND ACCEPTANCE, TOWARDS EFFICIENCY

Nine years after its launch, the Goods and Services Tax has crossed a remarkable threshold: near universal acceptance across industries. Surveys show that scepticism has all but vanished, with businesses acknowledging GST's role in creating a unified, digitized tax framework. Yet beneath this success lies a quieter challenge. The system's complexity and compliance costs weigh disproportionately on small and mid sized firms, turning efficiency into the new frontier. From reconciliation burdens and input tax credit disputes to refund delays and audit friction, GST's next phase must shift from asking taxpayers to comply with the system to asking the system to comply with taxpayers.



BY B SHEKHAR

The author, based in Bengaluru, is our South India Bureau Chief.

From Legitimacy to Efficiency

For most of the past decade, debate around GST revolved around whether it was working or too complicated. That debate is effectively over. Deloitte's GST@9 survey of 1,096 senior executives across eight sectors shows more than 99 percent now hold a positive or neutral view of the tax. Negative sentiment, once dominant, has all but disappeared.

The trajectory is striking: positive sentiment climbed from 59 percent in 2022 to 72 percent in 2023, 84 percent in 2024, 85 percent in 2025, and crossed into nearuniversal acceptance

this year. A separate FICCIKPMG survey echoes the conclusion: GST has matured, and the conversation has shifted from *whether* it should exist to *how* it should work better.

Yet this acceptance obscures a quieter story. GST has crossed the legitimacy threshold. It has not yet crossed the friction threshold. And the burden of that gap falls disproportionately on India's smallest businesses.

A Sophisticated System, Unequal Costs

India's GST is now one of the most technologically advanced tax administration systems in the world. Electronic invoicing, e-way bills, automated return prepopulation, and realtime analytics have transformed compliance. In Deloitte's survey, 69 percent cited digitization as GST's biggest success.

But the experience diverges sharply between large and small firms. A

listed manufacturer with ERP systems and tax departments navigates compliance differently than a small owneroperator with one accountant and paper invoices. The same digital rulebook generates radically different costs.

Consider the economics: a firm with 60 million turnover spends about 120,000 on compliance — 0.2 percent of revenue. A firm with 240,000 turnover spends 6,000 — 2.5 percent of revenue. The smaller company absorbs more than twelve times the relative burden. The World Bank flagged this risk early: a reporting architecture that weighs disproportionately on SMEs.

The Paper Trail Problem

Much of the burden stems from layered reconciliation. A single sale can require touching books, generating invoices, producing e-way bills, pop-



ulating returns, reconciling against invoice management systems, chasing suppliers, and responding to mismatch notices.

The fix is conceptually simple: treat the invoice as the single source of truth, with returns, credits, and audit trails derived automatically. Early GST Council discussions contemplated continuous invoice uploading and system-driven return generation. Globally, tax systems are moving in this direction. India has the infrastructure; what's missing is the discipline to let the system do the reconciling instead of the taxpayer.

Input Tax Credit: Trust on Hold

For small businesses, Input Tax Credit disputes are the most corrosive issue. Credits owed but unreleased freeze working capital. Deloitte's survey found 57 percent citing disputes, 67 percent flagging strain, and 87 per-

● ●
Nine years in, GST has won near universal acceptance; the challenge now is easing friction for small businesses.

● ●
Treating invoices as the sole source of compliance could cut reconciliation burdens and restore trust.

cent of SMEs preferring eligibility tied simply to valid invoices rather than supplier compliance.

The current design shifts risk of

noncompliance onto buyers — defensible in theory, damaging in practice. Analysts propose risk-based sorting: automatic approval for credits tied to compliant suppliers, provisional approval with alerts where data looks off, and holds only where fraud indicators exist.

Refunds, Audits, and the Cost of Being Small

Refund delays, especially under inverted duty structures, remain acute. Seventy-seven percent of respondents identified delays as a problem; 89 percent supported automatic interest payments on late refunds. For multinationals, delays are treasury inconveniences. For mid-sized exporters, they can determine survival.

Audit culture compounds the strain. Sixty-five percent pointed to a "pro-revenue" tilt, while 87 percent wanted clearer interpretation of rules. Small disputes are economically ir-



rational: fighting an 8,000–10,000 claim can cost thousands and months of time. KPMG's survey calls for stronger appellate frameworks, digital hearings, and time-bound resolution.

What Businesses Want

Strip away technical detail and SME demands are consistent:

- **Simpler Filing** – Less frequent, quarterly returns. Support jumped from 12 percent in 2023 to 67 percent in 2026.
- **Invoice-based Credit** – Eligibility tied to valid invoices, not supplier compliance.
- **Faster Refunds** – With automatic interest on delays.
- **Ease of Registration** – Processes that don't feel like interrogations.

Technology gaps persist. While 90 percent of SMEs accept digital payments, only 18 percent access digital lending. A tax portal cannot solve much if businesses still run books on paper.

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**Input tax credits,
 faster refunds, and
 lighter audits are the
 reforms SMEs say they
 need most.**
 ● ●

From Taxpayer Compliance to System Compliance

The path line across reconciliation, credits, refunds, and audits points to a re-framing: GST 1.0 asked taxpayers to comply with government systems. GST's next phase should ask government systems to comply with taxpayers.

That means faster refunds and lighter documentation for low-risk firms, workflows tailored to industries with complex supply chains, and success measured not by returns filed but by compliance cost per revenue, refund timelines, dispute resolution, and how often human intervention is required.

The Bigger Picture

None of this argues for weaker enforcement. Reducing scrutiny across the board would reopen leakage. The productive path is discriminating enforcement: focus on risky transactions, lift burdens off the majority.

Globally, tax systems evolve through three stages: paper-based self-reporting, digital portals, and intelligent systems where governments compute compliance automatically. India has completed stage two. It has the data to attempt stage three.

Conclusion

Nine years in, GST no longer faces a legitimacy problem. It faces an efficiency problem, concentrated among millions of small businesses. Closing that gap will not require sweeping redesign. It will require India's tax administration to use the data it already collects to ease life for compliant businesses — and reserve scrutiny for those who are not. ■

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MESSAGE

A SOLO PLAY THAT SPEAKS TO ALL OF US

Vijay Tendulkar's *Massage*, brought alive by Rakesh Bedi, is far more than a solo performance. On a bare stage, one actor embodies over twenty two characters, weaving humour, satire, simplicity and resonance. Through Happy Kumar's journey — a young man who arrives in Mumbai with dreams of stardom but discovers instead the compromises of survival. Beginning gently, making us laugh, the play becomes a mirror of urban life and immigrant dilemmas., reminding us of the questions perhaps we should have asked but never asked.



BY DR. NUPUR
ASHOK

Known for her poetry, satire, and columns such as 'Das Maluka Kah Gaye' (satire) and 'Ramta Jogi' (travelogue), she has been published in numerous magazines and journals.

Literature as Emotional Massage

Literature has a fundamental purpose: to stir emotions, to give us what might be called an emotional massage. Vijay Tendulkar's play *Massage*, performed by veteran actor Rakesh Bedi, does exactly that.

At first, the title seemed cryptic. Yet the names Tendulkar and Bedi promised substance. Still, doubts lingered: could a single actor sustain a twohour performance? What exactly would a monologue feel like?

The stage was bare — just a frame and a bench. Then Bedi appeared, not as himself but as Happy Kumar, a young man arriving in Mumbai with dreams of becoming an actor. His journey, filled with hope, disillusionment, and discovery, became the heart of the play.

One Actor, Many Lives

Happy Kumar's encounters with a producer reveal the absurdities of the film industry. His job as "fourth assistant director" is less about cinema and more about managing crises — coaxing heroines, tending to the producer's wife, solving domestic chaos. In these moments, he discovers his hidden talent: massage.

Bedi's brilliance lies in his effortless transitions. With voice, posture, and gesture, he embodies more than twenty-two characters — the producer, the heroine, gym clients, eccentric women — each distinct, each alive. There is no narrator; the actor himself becomes the world. Gentle humour and sharp satire flow seamlessly.

Eventually, Happy Kumar leaves the industry, finds work in a gym, and rents a small room in a Mumbai chawl. The bare stage transforms into his entire universe — bedroom, kitchen, bathroom. A woman enters his life, and the story moves towards a poignant ending, leaving him with questions he never asked. Could life have been different if he had?

The Tradition of Solo Theatre

Solo theatre has a rich tradition in Hindi drama. Writers like Mohan Rakesh,

Dharamvir Bharati, Bhisham Sahni, Habib Tanvir, Asghar Wajahat, and Surendra Verma have inspired adaptations. Mythological figures — Karna, Gandhari, Draupadi, Ashwatthama, Kabir — have also been brought to life in solo form.

The strength of this format lies in its intimacy. One performer connects directly with the audience, drawing them

● ●
**Rakesh Bedi transforms
a bare stage into
Mumbai's chawls,
gyms, and film sets,
embodying more than
twenty two characters
with humour and
precision.**
● ●

into larger questions of society and self. Tendulkar, one of modern Marathi theatre's most influential voices, repeatedly explored such dilemmas — power, violence, gender inequality, hypocrisy. Compared to Shantata! *Court Chalu Aahe* or *Sakharam Binder*, *Massage* feels



deceptively simple. Yet its simplicity lingers, caressing while provoking.

More Than a Solo Performance

The challenge of *Massage* is immense: a bare stage, one actor, two hours. Could it hold attention, especially for audiences far removed from Mumbai's realities? Rakesh Bedi makes the impossible possible.

Film acting allows retakes; theatre does not. To sustain a twohour solo per-



**Beneath the humour
lies a universal
truth: survival often
overtakes dreams,
leaving us haunted by
unasked questions that
might have changed
everything.**



formance and portray over twenty characters is extraordinary. Bedi passes the test with ease. By the end, you don't feel you watched one actor. You remember Happy Kumar, the producer, the heroine, the gym women — all vivid, all real. Credit also goes to director Harbans Singh, whose guidance ensures seamless flow.

The Immigrant Parallel

Perhaps the most striking aspect of *Massage* for overseas audiences is its resonance with the immigrant experience. There is a little Happy Kumar in all of us.

Like Mumbai, a foreign land can be a place of dreams. Immigrants arrive with hope, only to confront harsh realities. Survival overtakes ambition. Dreams slip away as compromises pile up. Yet in solitude, those old dreams resurface, whispering: *Are you really happy, Happy?*

That is the true message of *Massage*. It begins gently, makes us laugh, feels effortless. But beneath the humour, it touches nerves. It reminds us of the questions we should have asked but didn't — questions that might have changed everything. ■



COCKROACH JANTA PARTY

REPUBLIC WE ARE BECOMING

Democracy in our age is not just about protest or outrage by one generation. It is about the widening fracture between citizens and institutions, where frustration finds symbols, satire becomes identity, and digital platforms amplify both grievances and polarisation. The rise of the 'Cockroach Janta Party' reveals how quickly distrust can transform into mobilisation, how outrage eclipses nuance, and how truth itself struggles to survive in an ecosystem driven by speed, emotion, and tribal loyalty. This is not merely the story of students in masks; it is the story of a Republic learning to navigate dissent, accountability, and the perilous terrain of post-truth politics.

**BY SHARANYA S.**

Author is a Delhi based museologist, an art historian, and a social commentator.

More Than a Student Protest

The Cockroach Janta Party (CJP) was never really about cockroaches. It was about a generation that felt increasingly unheard by the institutions meant to serve it. It was about students who spent years preparing for competitive examinations, only to watch allegations of paper leaks and irregularities cast doubt on the value of their hard work. It was about unemployed youth who felt dismissed rather than under-

stood. Above all, it was about frustration searching for a symbol, and in one of the most remarkable acts of political irony in recent memory, a word intended as an insult became the rallying cry of a nationwide movement.

The rise of the CJP says as much about the condition of Indian democracy as it does about India's youth. It forces us to ask a larger question: Are we witnessing merely another protest movement, or are we witnessing the consequences of a deeper breakdown in trust between citizens and institutions?



What began as a slur became a rallying cry, as unemployed youth reclaimed "cockroach" into a symbol of defiance.



When Trust in Institutions Begins to Fracture

The controversy surrounding the NEET examination struck at something far deeper than an entrance test. For millions of Indian families, NEET represents years of sacrifice, emotional resilience, financial investment, and the hope that merit still offers a path towards a better future. When allegations of irregularities emerged, what came under question was not simply the conduct of an examination but the credibility of the system itself.

This loss of confidence did not emerge overnight. Recruitment delays, examination controversies, rising unemployment, and a growing perception of opacity had already created a reservoir of frustration among young Indians. The NEET controversy merely provided the spark that ignited sentiments that had been building for years. In that sense, the movement was not created by one incident. It was created by an accumulation of disappointments.

The Rise of the Cockroach Janta Party

When controversial remarks reportedly

describing unemployed youth as "cockroaches" entered public discourse, many young people responded in an unexpected manner. Instead of rejecting the label, they embraced it. What was intended as an insult was transformed into a political identity, much like many successful social movements throughout history have reclaimed words once used to demean them.

Within days, the Cockroach Janta Party emerged as a satirical online campaign before rapidly evolving into a nationwide youth movement. Thousands marched wearing cockroach masks. Sonam Wangchuk extended his support to students, bringing greater national attention to their concerns. Opposition parties soon aligned themselves with the movement. Parliament witnessed disruptions, police action followed, FIRs were registered, and competing political narratives quickly dominated public discourse.

Whether one supports or opposes the movement is ultimately secondary. The more important question is why a symbolic online campaign was able to mobilise such a large section of India's youth within such a short period. That question deserves reflection far more than partisan answers.

The Republic in the Post-truth Era

The answer cannot be understood without recognising how profoundly the digital age has transformed politics. The internet was once expected to create a more informed society by making knowledge universally accessible. Instead, it has often produced fragmented realities where every citizen inhabits a personalised information ecosystem.

Social media platforms are not designed primarily to educate citizens. Their business model depends upon capturing and retaining attention. Algorithms therefore privilege outrage over reflection, certainty over nuance, and emotion over complexity. Facts that require careful explanation struggle to compete with narratives that can be consumed in seconds and shared in moments.

As a consequence, public debate increasingly begins not with evidence but with identity. People no longer search

for information that challenges their beliefs. They seek information that validates them. Every political event is interpreted through preexisting loyalties rather than independent reasoning.

Generation Z and the Politics of Instant Narratives

Generation Z has demonstrated extraordinary political awareness, organisational ability, and willingness to question authority. These are demo-

● ●
The NEET controversy exposed not just exam irregularities but a deeper erosion of credibility across India's democratic systems.
 ● ●

isation by encouraging people to form definitive opinions long before complete information became available. The same algorithms that empowered students also amplified misinformation, selective narratives, and political tribalism.

Accountability Cannot Be One-sided

The government's handling of public communication during the examination controversies invited criticism from many quarters. In a democracy,



cratic strengths that deserve recognition. However, the same generation has grown up in an information ecosystem where public policy is often reduced to short videos, constitutional debates become hashtags, and complex institutional processes are expected to produce immediate answers.

Digital fluency is not always accompanied by institutional literacy. Governments function through constitutional procedures, bureaucratic processes, judicial oversight, financial constraints,

federal negotiations, and countless administrative decisions that are invisible to the public. This complexity should never excuse administrative failures, but neither should it be ignored while evaluating them.

The rapid growth of the Cockroach Janta Party illustrates both the strengths and vulnerabilities of this environment. Digital media enabled genuine public mobilisation around issues that many believed had been ignored. At the same time, it accelerated polar-

● ●
Social media empowered students to organise nationwide, while simultaneously amplifying outrage, misinformation, and tribal loyalties.
 ● ●

transparency is not a public relations exercise but the foundation of institutional legitimacy. Delayed responses, inconsistent messaging, or reluctance to acknowledge mistakes create an information vacuum that misinformation inevitably fills. Trust cannot be restored through appeals to patriotism or authority alone. It is rebuilt through honesty, consistency, openness, and accountability.

Yet accountability cannot flow in only one direction. Citizens also bear responsibilities towards the Republic. Democracies weaken when governments refuse scrutiny, but they weaken equally when citizens abandon evidence in favour of emotion. We cannot condemn misinformation while for-

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Democracy survives not on dissent alone, but on accountability, evidence, and citizens willing to value truth above tribal loyalty.

● ●

warding unverified claims. We cannot demand impartial institutions while excusing bias within our own political camps. Rights remain meaningful only when accompanied by responsibility.

Beyond the Cockroach Janta Party

The significance of the Cockroach Janta Party does not lie solely in whether its demands are ultimately fulfilled. Its true importance lies in what it reveals about contemporary India. It exposed the widening gap between institutions and young citizens. It demonstrated how rapidly distrust can evolve into mass mobilisation. It showed how digital media amplifies both legitimate grievances and political polarisation with equal efficiency.

Perhaps most importantly, it reminded us that democracies rarely collapse because of a single protest, a single government, or a single controversy. They decline gradually when governments become defensive instead

of accountable, when citizens become tribal instead of thoughtful, and when public debate becomes driven more by narratives than by evidence.

A Republic Needs More Than Rights

India does not need less dissent. Nor does it need less patriotism. It needs governments confident enough to answer criticism with transparency rather

than defensiveness. It asks whether we still possess the patience to seek truth before choosing sides, whether we value accountability over tribal loyalty, and whether our Republic can preserve a shared commitment to objective reality in an age increasingly shaped by competing narratives.

Once a society stops asking "What is true?" and begins asking only "Which



er than defensiveness. It needs citizens mature enough to distinguish verified evidence from viral narratives. Above all, it needs a renewed commitment to epistemic humility — the recognition that each of us is vulnerable to manipulation by algorithms, ideology, and our own biases.

The Cockroach Janta Party is therefore much more than a youth movement. It is a mirror reflecting the strengths, anxieties, and contradictions of India's democracy in the

story serves my side?"; democracy does not disappear overnight. It slowly loses the trust upon which every republic ultimately depends.

Democracy survives not because everyone agrees, but because citizens value truth above tribal loyalty. The moment being right becomes more important than being honest, narratives replace evidence, public debate becomes performance, institutions lose credibility, and the invisible foundation of trust begins to quietly erode. ■

GLORIA STEINEM

THE INDIA THAT SHE LEFT BEHIND

Gloria Steinem, remembered as one of the most powerful voices of American feminism, carried with her an Indian chapter that quietly transformed her path. In 1956, at just 22, she walked with Vinoba Bhave's Bhoodan movement through villages marked by poverty, caste, and inequality, listening to lives far removed from her own. Those Gandhian lessons in humility, non violence, and change from below became part of the foundation of her activism. She returned to America with new questions, new convictions, and a way of seeing power that helped shape her into the feminist icon the world came to know.



BY UDAY K.
VERMA

Author, a Harvard-educated civil servant with forty years of public service at the highest levels of government, has extensive knowledge, experience and expertise in the fields of media and entertainment, corporate affairs, administrative law and industrial and labour reforms.

Gloria Steinem, who passed away yesterday at 92, was far more than an American feminist. For over five decades, she was one of the most recognisable voices of the women's movement in the United States — a journalist, writer, organiser, and campaigner who helped transform women's equality from a private grievance into a public and political question. She was among the defining figures of what came to be known as the Second Wave of American feminism.

Yet there is an intriguing Indian chapter to the story of this formidable woman.

A Young Seeker in India

In 1956, at the age of 22, Gloria Steinem arrived in India on a Chester Bowles Asian Fellowship. She was young, curious, and still searching for direction in her life. She spent time at Miranda House in Delhi, travelled widely, and — most remarkably — joined followers of Acharya Vinoba Bhave as they walked from village to village with the Bhoodan movement.

This was not the India of monuments and tourist brochures. It was an India of villages, poverty, caste, inequality, and extraordinary experiments in social change. She listened to people whose lives were far removed from her own. She encountered Gandhian ideas of nonviolence, persuasion, and change from below.

Years later, Steinem acknowledged how deeply this experience shaped her. She said that travelling with Vinoba

Bhave's followers and learning about Gandhian activism had probably helped her become who she became. Perhaps even more revealing was another lesson she carried home: *if you want to know how people live, go where they live; if you want people to listen to you, listen to them.*

Becoming Gloria Steinem

She returned to America and gradually became the Gloria Steinem the world came to know.

Through her journalism, she exposed the casual and institutionalised sexism of American society. Through *Ms.* magazine, which she helped launch in 1971, she created a powerful new platform for women's voices. Through political organisation and relentless campaigning, she fought for reproductive rights, equality, and women's participation in public life. She helped build institutions that outlived individual campaigns and inspired generations of women.

Her most enduring contribution was conceptual: she persuaded millions that



● ●
**Walking with Vinoba
 Bhave's Bhoodan
 movement, Steinem
 learnt that real change
 begins by listening to
 how people live.**

● ●
**The Gandhian
 villages of 1956
 gave her questions
 and convictions that
 helped shape the
 feminist leader the
 world came to know.**



discrimination against women was not merely a collection of individual injustices, but embedded in social structures, institutions, and assumptions that had long gone unquestioned.

And she kept evolving. Her feminism increasingly embraced the intersections of gender, race, class, and other forms of inequality. She remained an activist well into old age, refusing to become merely a monument to a movement she had helped create.

The India Connection

For India, however, there is another

reason to remember her.

The young American who arrived in Delhi in 1956 was not yet a feminist icon. She came as a seeker. India gave her experiences, questions, and perhaps most importantly, a different way of looking at power and change.

She returned to America and helped change it.

That is why the story of Gloria Steinem in India is more than an interesting footnote to the life of a famous American. She came to India before she knew what she was looking for. India helped her discover it. ■

RUPEE ACROSS THE SEAS

FROM MONSOON DHOWS TO DIGITAL QR CODES

Long before QR codes and instant UPI transfers, the Indian Rupee sailed across the Arabian Sea on wooden dhows, carried by the rhythm of the monsoon winds. For nearly seven decades, it was not just accepted but enshrined as legal tender in the Gulf — financing pearl divers, merchants, and dockworkers who lived far from India yet trusted its mint. This forgotten currency zone reveals how commerce stitched coastlines together, how imperial legacies shaped sovereign choices, and how the tides of money reversed with oil and migration. Today's digital corridors echo that history, reminding us that the rupee has long been more than a national symbol — it was once the Gulf's everyday coin.



BY
ZEYAUH RAHMAN

From curating the Substack series *Past Imperfect* on historical anomalies to contributing essays on socio political themes across print and digital platforms, the author has recently added fiction to his repertoire with the novel *A River Remembers*.

An Indian tourist finishes dinner at a Dubai restaurant and reaches for his phone. A quick scan of a QR code, a chime from an app, and the transaction is complete — no money changers, no conversion tables, no physical dirhams changing hands. Crossborder UPI integration makes headlines today, often framed as a marker of India's growing digital reach in the Gulf.

But this isn't entirely new. A century ago, money crossed these same waters in burlap sacks stowed on wooden dhows, timed to the seasonal monsoon winds. Ships from Bombay docked in Muscat, Bahrain, and Kuwait carrying cotton, grain, spices, and stacks of silver rupees. Under oil lamps, merchants settled accounts; pearl divers received their advances; dockworkers bought their daily bread.



None of these men lived in India, yet the coins in their pockets carried the authority of a mint across the Arabian Sea. For nearly seven decades, the Indian Rupee wasn't just accepted along the Persian Gulf — it was the region's legal tender.

The Architecture of Trust

Long before passport controls and modern nationstates, the Arabian Sea was an open highway. Time was measured by the monsoons, not the calendar. Missing the seasonal wind didn't mean missing a voyage — it meant waiting out the season in port, trading stories and building the networks that carried the next cargo.

Ports along Gujarat and the Malabar



For nearly seven decades, dockworkers, pearl divers, and merchants across the Gulf lived by a currency minted in Bombay.



coast were tied to Muscat, Basra, and Sharjah through commercial rhythms older than the empires that later tried to control them. Dates and horses moved east; grains, textiles, and spices moved west. Pearls, above all, moved toward Bombay.

Before oil redefined Gulf economies, pearl diving was the region's main export. Divers often went into the season already in debt, borrowing for food and equipment before they ever stepped onto a boat. A diver in Bahrain could spend months underwater retrieving shells that would later be graded, priced, and sold thousands of kilometers away in Bombay — priced entirely in rupees. The diver and the market were on opposite shores, held together by one currency.

Over generations, Kutchi, Bohra, and Sindhi merchant families stitched these coastlines together. Ledgers crossed

the sea constantly, often written in a mix of Gujarati and Arabic. A trader in Muscat sometimes learned about price movements on the Bombay Cotton Exchange before hearing the local political news. This is how a shared currency zone becomes institutionalised — decades of people finding it easier to just use the same money.

When British imperial authority arrived in the Indian Ocean, it did not build this trading network from scratch. It took over one that already existed. Political directives came from London, but daytoday administration and commerce ran out of Bombay.

When the Raj later formalised currency arrangements in the Gulf, the rupee spread mainly because it was already what everyone used. Customs duties were collected in rupees; regional banks cleared transactions through Bombay; dockworkers, pearl merchants, and local rulers went about their business without giving much thought to the fact that it was another country's currency in their hands.

Imperial Legacy, Sovereign Burden

When India became independent in 1947, its political borders moved much faster than its financial ones. The young Republic found its national currency still circulating as official tender well beyond its own territory — in Kuwait, Qatar, Bahrain, Oman, and the Trucial States (now the UAE).

This inherited arrangement turned out to be more burden than blessing. Under postwar monetary rules, rupees circulating in the Gulf could be converted into Pound Sterling, putting real pressure on India's limited foreign exchange reserves. Matters worsened in the 1950s, when Dubai became a major free port for gold while India kept strict import curbs. A profitable trade route sprang up: gold bought legally in the Gulf with rupees was smuggled into India and sold at a premium. In effect, India was financing a monetary system it could no longer control.

To stop the bleeding without cutting off Gulf trade altogether, the Reserve Bank of India introduced the Gulf Rupee in 1959. It looked almost iden-



tical to standard Indian notes — same size, same design — but with a different colour scheme and a distinctive "Z" prefix. Crucially, it could not be converted back into regular Indian currency or spent within mainland India.

It solved an accounting problem but made something uncomfortably clear to Gulf rulers: the value of the money in their markets was still being decided in New Delhi.

The Devaluation Shock

The breaking point came on June 6, 1966. Facing steep trade deficits, drought, and the cost of two wars, the Indian government devalued the rupee by 36.5 percent.

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**What burlap sacks
 of rupees once
 carried on monsoon
 winds, today flows
 seamlessly through
 digital rails across the
 Arabian Sea.**

● ●
 News reached the Gulf within hours. Merchants woke to find their savings and cash holdings worth over a third less than the day before. Panic spread through markets from Kuwait



to Dubai, and queues formed at money exchange counters as traders rushed to get rid of their rupee holdings.

The exit from the Indian currency had already been building quietly, and the devaluation sped it up considerably. Kuwait had introduced its own dinar back in 1961. After 1966, other Gulf states moved fast. Qatar and the Trucial States briefly adopted the Saudi Riyal before launching currencies of their own; Bahrain brought in the Bahraini Dinar; Oman introduced the Omani Rial by 1970. Within a few years, an arrangement that had lasted generations was over.

As Gulf states built out their political institutions in this period, setting up independent central banks and issuing

their own currencies became one of the clearest ways to assert sovereignty.

The Reversed Tide

Not long after the rupee left the Gulf, oil reshaped the region's economy, and the money started moving the other way. Where Indian rupees had once crossed the Arabian Sea to finance Gulf trade, millions of Indian workers — engineers, nurses, teachers, accountants, construction crews — now crossed the same sea to help build the modern Gulf. The corridor stayed open; only the direction of the flow changed, with remittances sent home becoming an important part of keeping India's own foreign exchange reserves steady.

Today, when an Indian traveller pays for coffee in Dubai straight from a bank account in Mumbai, it's tempting to think of this as something entirely new. It is new in its execution — QR codes and UPI rails didn't exist a generation ago — but the route itself is old. Long before sovereign wealth funds and digital payments, the two shores of the Arabian Sea already shared an economic language. They saved, bargained, and built their livelihoods in the same currency.

Somewhere in a merchant's drawer in Muscat or Manama, there may still be a faded, pinkhued banknote from that era — a small, unremarkable reminder that the rupee was once simply the money of the Gulf. ■

MOHAMMED RAFI

GRACE AMIDST FAME, DIGNITY AMIDST DEBATE

Mohammed Rafi's journey was not only about melodies that defined an era, but about the man who carried them with humility and grace. At the height of his fame, he remained untouched by ego, admired as much for his kindness as for his artistry. Yet even this gentle giant of playback music found himself at the centre of one of Bollywood's most debated controversies — the royalty question. His story in these years is one of dignity amidst discord, generosity amidst rivalry, and a legacy that continues to inspire long after the microphones fell silent.



**BY DR. VENKATESH
GANAPATHY**

Author is a Faculty Member, ICFAI Business School, Bangalore.

Success transformed Mohammed Rafi into the most sought-after playback singer of his generation, but it never transformed the man himself. As his songs topped charts and his calendar overflowed with recording sessions, Rafi remained untouched by the trappings of fame. In an industry often associated with glamour, rivalries, and oversized egos, he earned a reputation for something far rarer — genuine humility.

Colleagues recalled that he greeted everyone with the same warmth, whether legendary composers or junior technicians. Softspoken, quick with a smile, and unfailingly courteous, he brought calm to recording studios where tempers often flared. He carried himself with quiet dignity, allowing his work to speak louder than his words.

Away from the arc lights, Rafi was a devoted family man. He preferred

evenings with his wife Bilquis Bano and their children to glittering social gatherings. Friends remembered him happiest at home, flying kites, playing carrom, or enjoying badminton. Despite immense popularity, he remained rooted in the values of his upbringing.

His spiritual outlook shaped his personality. Deeply religious yet never demonstrative, Rafi believed his voice was a divine gift and every recording a responsibility. This faith explains why he approached even the most demand-

prestigious productions and modest films. Once he accepted a song, he committed himself wholeheartedly to bringing the composer's vision to life.

Equally admired was his generosity. Many recalled occasions when Rafi reduced or waived his fee to help financially constrained producers. He never publicised these gestures, nor sought gratitude. To him, supporting talent was simply the right thing to do.

Perhaps this is why the affectionate honorific "Rafi Sahab" became universal. It was not merely respect for a celebrated singer; it reflected the affection people felt for the man behind the voice.

By the late 1950s, Rafi stood at the pinnacle of Hindi film music. His voice dominated radio, record sales, and cinema halls. Yet the years ahead would prove that even the gentlest personalities could not escape controversy. Changing musical tastes, new stars, and an unexpected disagreement over singers' royalties would soon place Rafi at the centre of one of the most talked-about chapters in playback history.

Fame, Grace and an Enduring Legacy

"Greatness is measured not only by applause but also by character. Moham-

● ●
**Humility, discipline, and
generosity defined Rafi's
rise, making him beloved
far beyond his music.**
● ●

ing assignments without arrogance. Every song deserved his complete attention, whether from an established maestro or a newcomer.

Professional discipline defined him. He rehearsed meticulously, treated every composition with equal seriousness, and made no distinction between

med Rafi possessed both in abundance.”

By the early 1960s, Rafi had reached a position few artistes had ever occupied. Producers waited months for his dates, composers trusted him with their most demanding melodies, and every leading hero hoped to have Rafi’s voice enhance his screen persona. His popularity extended far beyond India’s borders.

Yet fame brought challenges. The industry was changing rapidly: fresh styles, younger composers, and debates over artistic rights and commercial rewards. Playback singers, once regarded as hired performers, began questioning their place in the economy of music.

In the midst of this stood Rafi — guided by simplicity. He believed that once an artiste accepted payment for a recording, the obligation was complete. Others felt singers deserved an ongoing share of commercial success. This difference of opinion would develop into one of the most discussed episodes in Hindi film music.

Ironically, the man known for avoiding confrontation became central to a debate that divided the industry’s biggest personalities. Newspapers reported it, fans took sides, and music directors rethought their recording plans.

Yet even amid disagreement, Rafi’s generosity, professionalism, and ability to forgive shone through. For every headline about dispute, countless untold stories of kindness remained etched in colleagues’ memories. They explain why, decades after his passing, he is remembered not just as an incomparable singer but as an extraordinary human being.

The Royalty Debate That Changed Playback History

Among the many stories of Rafi’s career, none generated more discussion than his disagreement with Lata

Mangeshkar over royalties. Often described as a “rift,” it was in reality a principled difference of opinion between two artistes with contrasting views on compensation.

By the early 1960s, gramophone records were selling in unprecedented numbers. Songs had become a major source of revenue. Lata believed singers deserved royalties because their voices sustained popularity long

ly, the difference became so pronounced that they stopped recording duets together for several years. For an industry accustomed to the magical chemistry of the Rafi–Lata pairing, the absence was glaring.

Music directors faced challenges. Romantic films still required duets, but the most celebrated male and female voices were no longer together. Composers turned to other singers, reshaping the playback landscape.

The greatest beneficiary was Suman Kalyanpur, whose melodious voice blended beautifully with Rafi’s. She recorded several memorable duets with him, establishing herself as a leading singer of the decade. Others, including Mubarak Begum and Usha Timothy, also found opportunities.

Ironically, what began as disagreement broadened horizons. New voices emerged, audiences embraced fresh combinations, and composers discovered excellence through wider partnerships.

The impasse was never permanent. Friends and colleagues worked quietly towards reconciliation. Eventually, Rafi and Lata resumed singing together, to the delight of fans. Time softened differences without diminishing convictions. Their later collaborations proved that mutual respect had always survived beneath the disagreement.

Looking back, the royalty debate occupies an important place in playback history — not because it divided two great singers, but because it raised fundamental questions about rights, responsibilities, and recognition of creative artistes. Rafi and Lata stood on opposite sides, yet both were guided by sincere beliefs rather than animosity. That distinction is essential to understanding one of Bollywood’s most discussed episodes.

TO BE CONCLUDED...



A principled disagreement with Lata Mangeshkar reshaped playback history and opened doors for new voices.

after recording. Rafi, guided by his straightforward ethics, believed that once a fee was accepted, the contract was complete and producers should rightfully own returns.

Neither questioned the other’s talent or integrity. They simply disagreed on principle. Unfortunate-

INDIAN KNOWLEDGE TRADITIONS

DIVERSITY, DEBATE, AND RENEWAL

India's intellectual heritage is vast, layered, and contested. Yet in recent years, the phrase "Indian Knowledge System" has reentered public discourse, often invoked as a singular civilizational identity. But can something so historically diverse be reduced to one system? From Vedic and Buddhist thought to Kabir's vernacular critiques, from Sanskrit cosmopolis to Persianate encounters, India's traditions have thrived not by repetition but by reinterpretation. The real question, then, is not whether Indian knowledge should be revived, but which traditions we choose to recover, how we define them, and whether revival means continuity or reinvention.



**BY DR. RAJEEV
KUMAR**

Author is Director, Umran Academic Research Association, India and Turkey.

India today is actively engaging with its cultural inheritance, seeking to articulate a distinct identity through which to express presence and power. The diaspora has become globally visible, and scholars continue to probe what India possesses and what may have been lost. Yet the very discourse of "Indian knowledge" often proceeds without sufficient inquiry into what this category means.

What traditions are we trying to recover? Whose knowledge is included, and whose excluded? Is it singular or plural? The prior question is not whether Indian knowledge should be revived, but what we are calling Indian knowledge, and what kind of intellectual and social life its recovery produces.

Respecting v/s Glorifying the Past

Texts such as the *Manusmriti* return to public debate, while mythological narratives are sometimes presented as evidence of modern science. Criticism of such claims is often interpreted as hostility towards Indian civilization. Yet taking India's intellectual traditions seriously requires distinguishing between respecting the past and glorifying it.

Decolonizing knowledge cannot mean replacing one arrogance with another. Colonial claims that India had little worthwhile knowledge were flawed, but the answer is not to insist that everything inherited was perfect, scientific, or egalitarian. Civilizational pride should allow us to acknowledge both flaws and aspirations, as well as the contestations within traditions. Recognizing caste hierarchy or gender inequality does not diminish Indian civilization; it highlights how Indians themselves argued against these structures and produced new knowledge through criticism.

Plural Traditions, Not One System

Purushottam Agrawal reminds us that India's past was complex: caste and inequality existed, but so did critique and reform. Ambedkar's rejection of the *Manusmriti* is itself part of Indian knowledge traditions.

This raises a crucial point: can something as heterogeneous as Indian knowledge be described as a single "system"? Historically, India never possessed one uncontested system. Vedic and Brahmanical traditions coexisted with Buddhist and Jain thought, each debating authority, ethics, and liberation. Even within Sanskrit traditions, disagreements were profound. To speak of "the Indian Knowledge System" in the singular risks flattening this diversity into a monolith.

The Vernacular Turn

Equating Sanskrit with civilizational identity is misleading. Sheldon Pollock's "Sanskrit cosmopolis" shows its reach, but knowledge also moved into vernacular languages. Kabir, a weaver speaking



in the vernacular, questioned caste, ritual, and religious authority without Sanskrit's sanction.

This "vernacular millennium" created new publics and new forms of thought. Vernacular thinkers were not merely translating Sanskrit or Persian knowledge; they were transforming traditions and producing new ways of thinking. Critique, therefore, has always been part of Indian knowledge traditions. Yet vernacular traditions themselves evolved into institutions with gurus, texts, and rituals, showing that no tradition remains static.

Encounters and Interactions

India did not develop intellectually in isolation. Richard Eaton highlights the prolonged interaction of Sanskrit and Persianate cultures. Persian was not simply foreign; Indians learned, taught, and transformed it. Kabir's world cannot be understood without these multiple currents.

Civilizations build networks, learn from others, and establish relationships. The diaspora itself is proof that Indians

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**India's intellectual
heritage was never
monolithic; Vedic,
Buddhist, Jain, and
vernacular traditions
coexisted and contested.**

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affect and contribute to other cultures. Encounters are not threats; they are constitutive of civilizational life. To deny them would be to deny the very processes that have shaped India's intellectual history.

Rama Across Traditions

The figure of Rama illustrates continuity through transformation. Brahmanical, Buddhist, Jain, and vernacular traditions produced distinct interpretations. Muslim poets like Raskhan and Jayasi engaged deeply with Indic vocabularies, while Mughal scholars translated San-

skrit texts into Persian. Beyond India, Rama was reinterpreted in Indonesia, Thailand, and Cambodia.

Each encounter did not reproduce an unchanged Rama; it translated, contested, and transformed him. Tradition lives not by repetition but by interpretation. Rama remained recognizable while acquiring different philosophical, devotional, literary, and political meanings.

Revival or Reinvention?

As Indian Knowledge Systems gain renewed attention, the question is not simply revival but definition. What are we trying to recover, and who represents the "Indian" within them? If India's traditions developed through debate, critique, translation, and reinterpretation, revival cannot mean recovering a singular, fixed past.

The value lies not in proving perfection, but in recovering the capacity to question, argue, encounter, and transform — producing knowledge for the present. Irfan Ahmad's critique of the Enlightenment as a historically particular project that claimed universality offers a useful provocation. It invites us to ask: what happens when one textual, linguistic, or cultural inheritance begins to stand for Indian knowledge as a whole? Does such a project recover plurality, or does it risk turning a heterogeneous inheritance into an ethnic project?

Conclusion

Indian knowledge traditions have always been plural, contested, and evolving. Their continuity lies not in preserving an original form unchanged, but in their capacity to be interpreted and transformed. Revival, therefore, should mean recovering this dynamism — the ability to question, argue, and create anew — rather than proving the perfection of the past.

India's intellectual heritage is vast, but its true strength lies in its diversity and adaptability. To revive Indian knowledge is to embrace its plurality, its encounters, and its critiques, and to carry forward its capacity to generate meaning for contemporary times. ■

DID SOMEONE SAY WOOF?

Anjana Basu's latest children's novel blends humour, affection, and empathy into the story of two dogs, Tublu and Gublu. With vivid personification and minute domestic detail, the book becomes more than an animal narrative — it is a meditation on coexistence, attachment, and the emotional bonds that make pets part of human life.



BY DR. VED MITRA SHUKLA

Though an Associate Professor of English at Rajdhani College, University of Delhi, the author is equally proficient in English and Hindi.

Anjana Basu's Tender Tale of Coexistence

Anjana Basu has penned more than a dozen works of fiction and poetry. As an Indian English children's writer, she first entered the genre with *Chinku and the Wolfboy* (2010), followed by *Rhythms of Darkness* (2011), and then her acclaimed Jim Corbett series on bigcat conservation for TERI. Titles such as *In the Shadow of the Leaves* (2013), *The Leopard in the Laboratory* (2016), *Eighteen Tides and a Tiger* (2017), *Hide and Seek Tiger* (2019), and *Lockdown Tiger* (2021) established her as a sensitive chronicler of animal lives for young readers. More recently, *Grandfather's Tiger Tales* (2022) and *Did Someone Say Woof?* (2025, Niyogi Books) continue her exploration of humananimal bonds in children's literature.

A Story of Companionship

Did Someone Say Woof? is a delightful children's novel that explores the



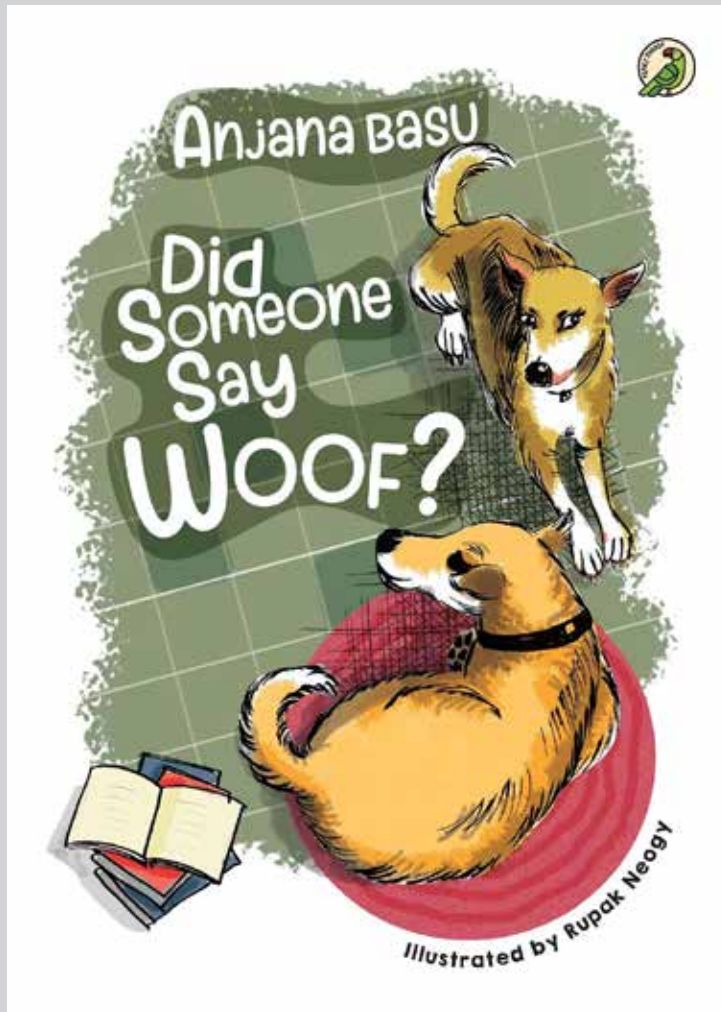
evolving relationship between humans and animals through humour, affection, and everyday incidents. With vibrant illustrations by Rupak Neogy, the book is targeted at readers aged six to eight, though its charm extends far beyond that age group. As

with much children's literature, its appeal lies in universality: adults too can enjoy its warmth and wit.

At the centre of the narrative is Tublu, a mischievous, playful, and supremely confident dog. His presence animates the household of Mithu, the caregiver, alongside the narrator's 98-year-old father, cats, civet, squirrel, pigeons, and other creatures. Lat-

Anjana Basu's novel transforms everyday domestic life into extraordinary fiction, blending wit with tenderness to show that pets are companions, not accessories.

er, Tublu's brother Gublu enters the story — chubby, cool, and lethargic, a comic contrast to Tublu's energy. Their contradictory natures provide humour while reminding readers that every animal has unique habits and personalities.



DID SOMEONE SAY WOOF?

Author: Anjana Basu

Language: English

Publisher: Niyogi Books, New Delhi

Year of Publication: 2025

Pages: 80 pages

Price: ₹299/- (Paperback)

Illustrator: Rupak Neogy

Category: Children's Fiction

ISBN: 978-81-19626-87-8

(Sold by Cocoblu Retail and ships from Amazon Fulfillment)

Personification and Playfulness

Basu's technique of personification makes the dogs vivid and relatable. When Tublu is photographed among books, WhatsApp comments describe him as "handsome, dignified" and "full of personality." The narrator wryly adds, "Make that attitude." Barking becomes opinion, food becomes entitlement, and gestures be-

come expressions of affection. This figurative style humanises the dogs without stripping them of their animal essence, creating a narrative that is both realistic and enjoyable.

Through these domestic episodes, Basu conveys a deeper message: living with animals means recognising their fears, affections, and emotional needs, not merely feeding or shel-

tering them. The novel's humour and warmth mask a quiet insistence on empathy and coexistence.

Ordinary Life, Extraordinary Resonance

The novel demonstrates how ordinary domestic life can be transformed into extraordinary fiction. The arrival of a dog, even temporarily, evokes lasting human sensibility. When Tublu leaves with Mithu, the narrator recalls his leaps, cold nose at the dining table, and wagging tail with poignant detail: "He left with-

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Through the contrasting personalities of two dogs, the story becomes a meditation on coexistence, attachment, and the emotional bonds that linger long after the pets have left.

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out looking back, eager to go wherever Mithu was going." Such passages elevate the narrative from simple animal story to meditation on attachment and loss.

Beyond Children's Literature

Ultimately, *Did Someone Say Woof?* is not just a book about pets. It is a sensitive exploration of coexistence in urban life, teaching young readers — and reminding adults — that animals are not accessories but companions. They are part of the fabric of human existence, shaping our emotions and reminding us of empathy.

Anjana Basu's novel thus stands as a luminous example of children's literature that entertains while quietly educating. It is a story that caresses with humour, provokes with tenderness, and lingers with reflection — a must-read for anyone who has ever shared their home, and their heart, with an animal. ■

THE SKY WITHIN

Since the dawn of civilisation, humanity has looked to the heavens for guidance. Across cultures and centuries, astrology has evolved into a discipline that interprets the subtle interplay between celestial movements and human experience. At its heart lies the Janam Kundli, or birth chart, mapping planetary positions at the exact moment of birth. Far from presenting destiny as rigid or predetermined, astrology seeks to illuminate life's opportunities and challenges, encouraging deeper self understanding. It also prescribes time honoured practices — meditation, mantra, charity, fasting, and gemstones — as pathways to balance, resilience, and positive living.



BY ACHARYA DINAIK

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With over fifteen years of dedicated practice, the author brings a profound engagement with classical astrology. Their interpretations are not only rooted in tradition but also marked by thoughtfulness, balance, and insight — offering readers guidance that is both timeless and deeply relevant.

अक्टूबर-2026 मासिक राशिफल

मेष (Aries)



अक्टूबर आपके लिए निर्णय और प्रगति का महीना रहेगा। रुके हुए काम दोबारा गति पकड़ सकते हैं। नौकरीपेशा लोगों को नई जिम्मेदारी या पद में बदलाव का अवसर मिल सकता है। व्यापार में पुराने संपर्क लाभ देंगे। धन की स्थिति धीरे-धीरे मजबूत होगी, लेकिन अचानक खर्च भी आ सकते हैं।

- दांपत्य जीवन में अहंकार से बचें। अविवाहित लोगों को कोई अच्छा प्रस्ताव मिल सकता है।
- जल्दबाजी में बड़ा आर्थिक निर्णय न लें।
- उपाय: मंगलवार को हनुमान जी को सिंदूर और चमेली का तेल अर्पित करें।
- शुभ अंक: 9 | शुभ दिन: मंगलवार

वृषभ (Taurus)



यह महीना आपके लिए धन और स्थिरता लेकर आ सकता है। करियर में आपकी मेहनत दिखाई देगी और वरिष्ठ लोगों का सहयोग मिलेगा। व्यापारियों के लिए नया ग्राहक या नया प्रोजेक्ट लाभदायक हो सकता है।

- रुका हुआ पैसा मिलने की संभावना है।
- रिश्तों में मधुरता बढ़ेगी, लेकिन पुराने विवाद दोबारा न उठाएँ।
- परिवार में कोई शुभ समाचार मिल सकता है।
- आलस्य को अपने ऊपर हावी न होने दें।
- उपाय: शुक्रवार को माता लक्ष्मी को सफेद मिठाई अर्पित करें।
- शुभ अंक: 6 | शुभ दिन: शुक्रवार

मिथुन (Gemini)



अक्टूबर में आपकी बुद्धि और communication skills आपकी सबसे बड़ी ताकत रहेगी। नए लोगों से संपर्क भविष्य में फायदा देगा। नौकरी बदलने का विचार कर रहे हैं तो अवसर मिल सकता है।

- व्यापार में साझेदारी से लाभ हो सकता है, लेकिन कागजों को ध्यान से पढ़ें।
- आय के नए स्रोत बनने की संभावना है।
- प्रेम संबंधों में गलतफहमी दूर होगी।
- किसी के कहने पर निवेश न करें।
- उपाय: बुधवार को गणेश जी को दूर्वा अर्पित करें।
- शुभ अंक: 5 | शुभ दिन: बुधवार

कर्क (Cancer)



कर्क राशि वालों के लिए अक्टूबर भावनात्मक और पारिवारिक रूप से महत्वपूर्ण रहेगा। पिछले कुछ समय से चल रही चिंता कम हो सकती है। घर-परिवार से जुड़ा कोई बड़ा निर्णय लेना पड़ सकता है।

- कार्यक्षेत्र में धीरे-धीरे सुधार होगा।
- संपत्ति या वाहन से जुड़ा खर्च संभव है।
- दांपत्य जीवन में बातचीत से समस्याएँ हल होंगी।
- भावनाओं में आकर कोई फैसला न लें।
- उपाय: सोमवार को शिवलिंग पर जल अर्पित करें।
- शुभ अंक: 2 | शुभ दिन: सोमवार

सिंह (Leo)



अक्टूबर सिंह राशि वालों के लिए सम्मान और पहचान लेकर आ सकता है। आपका प्रभाव बढ़ेगा और लोग आपकी सलाह को महत्व देंगे। सरकारी या प्रशासनिक क्षेत्र से जुड़े लोगों के लिए समय विशेष रूप से महत्वपूर्ण हो सकता है।

- पद और जिम्मेदारी बढ़ सकती है।
- आर्थिक स्थिति अच्छी रहेगी, लेकिन दिखावे पर खर्च न करें।
- प्रेम जीवन में सकारात्मक बदलाव आएगा।
- अपने क्रोध पर नियंत्रण रखें।
- उपाय: प्रतिदिन सूर्यदेव को जल दें।
- शुभ अंक: 1 | शुभ दिन: रविवार

कन्या (Virgo)



यह महीना मेहनत का परिणाम देने वाला रहेगा। जो कार्य लंबे समय से अटके हुए थे, उनमें गति आएगी। नौकरी में promotion या नई भूमिका की संभावना बन सकती है।

आर्थिक स्थिति मजबूत होगी, लेकिन उधार देने में सावधानी रखें।

- रिश्तों में भरोसा बढ़ेगा।
- परिवार में आपकी जिम्मेदारियाँ बढ़ सकती हैं।
- छोटी-छोटी बातों पर तनाव न लें।
- उपाय: बुधवार को गाय को हरा चारा खिलाएँ।
- शुभ अंक: 5 | शुभ दिन: बुधवार

अक्टूबर 2026 का विशेष संदेश:

“यह महीना उन लोगों के लिए महत्वपूर्ण रहेगा जो पुराने डर और रुकावटों को पीछे छोड़कर नई शुरुआत करने का साहस करेंगे। ग्रह अवसर देंगे, लेकिन सफलता आपके निर्णय और कर्म पर निर्भर करेगी।”

तुला (Libra)



- अक्टूबर आपके लिए नए अवसरों का महीना है। खासकर business और networking से लाभ मिल सकता है। विदेश या दूर स्थान से जुड़ा कोई काम आगे बढ़ सकता है।
- नई partnership का प्रस्ताव आ सकता है।
 - अचानक धन लाभ की संभावना है, लेकिन खर्च भी बढ़ेंगे।
 - प्रेम जीवन में रोमांस बढ़ेगा।
 - किसी तीसरे व्यक्ति को अपने रिश्ते में हस्तक्षेप न करने दें।
 - उपाय: शुक्रवार को सफेद वस्तु का दान करें।
 - शुभ अंक: 6 | शुभ दिन: शुक्रवार

वृश्चिक (Scorpio)



- वृश्चिक राशि वालों के लिए अक्टूबर परिवर्तन का महीना रहेगा। आपको अपने जीवन में कुछ पुराने निर्णयों पर पुनर्विचार करना पड़ सकता है। सही दिशा चुनने पर बड़ी सफलता मिल सकती है।
- करियर में नई जिम्मेदारी मिल सकती है।
 - निवेश में जल्दबाजी न करें।
 - रिश्तों में possessiveness से बचें।
 - गुस्से में कोई बड़ा निर्णय न लें।
 - उपाय: मंगलवार को हनुमान चालीसा का पाठ करें।
 - शुभ अंक: 9 | शुभ दिन: मंगलवार

धनु (Sagittarius)



अक्टूबर आपके लिए भाग्य के खुलने का

संकेत दे रहा है। शिक्षा, विदेश, यात्रा और professional growth से जुड़े मामलों में प्रगति हो सकती है।

- नया अवसर आपकी स्थिति बदल सकता है।
- धन प्राप्ति के अच्छे योग हैं।
- परिवार में खुशी का वातावरण रहेगा।
- अति-आत्मविश्वास से बचें।
- उपाय: गुरुवार को पीली वस्तु का दान करें और गुरुजनों का आशीर्वाद लें।
- शुभ अंक: 3 | शुभ दिन: गुरुवार

मकर (Capricorn)



- मकर राशि के लिए अक्टूबर मेहनत और जिम्मेदारी का महीना रहेगा। शुरुआत थोड़ी धीमी हो सकती है लेकिन महीने के दूसरे हिस्से में परिस्थितियाँ आपके पक्ष में आने लगेंगी।
- नौकरी में position मजबूत होगी।
 - पुराना पैसा वापस मिल सकता है।
 - दांपत्य जीवन में patience रखें।
 - परिवार में किसी बड़े व्यक्ति की सलाह लाभ देगी।
 - अत्यधिक तनाव से बचें।
 - उपाय: शनिवार को जरूरतमंद व्यक्ति को काले तिल या भोजन का दान करें।
 - शुभ अंक: 8 | शुभ दिन: शनिवार

कुंभ (Aquarius)



अक्टूबर आपके लिए नई दिशा और नई शुरुआत लेकर आ सकता है। जो लोग लंबे

समय से बदलाव चाहते थे, उन्हें अवसर मिल सकता है।

- नौकरी बदलने या नया काम शुरू करने के योग हैं।
- आय बढ़ सकती है, लेकिन खर्च भी साथ-साथ रहेंगे।
- पुराने रिश्ते में सुधार हो सकता है।
- हर बात हर व्यक्ति से share न करें।
- उपाय: शनिवार को पीपल के वृक्ष के नीचे सरसों के तेल का दीपक जलाएँ।
- शुभ अंक: 8 | शुभ दिन: शनिवार

मीन (Pisces)



- मीन राशि वालों के लिए अक्टूबर आध्यात्मिक और आर्थिक दोनों दृष्टि से महत्वपूर्ण रहेगा। आपकी intuition मजबूत रहेगी और सही समय पर लिया गया निर्णय लाभ दे सकता है।
- काम में नई जिम्मेदारी मिलेगी।
 - धन की स्थिति बेहतर होगी और बचत पर ध्यान देना लाभकारी रहेगा।
 - प्रेम और दांपत्य जीवन में भावनात्मक जुड़ाव बढ़ेगा।
 - दूसरों पर जरूरत से ज्यादा भरोसा न करें।
 - उपाय: गुरुवार को भगवान विष्णु की पूजा करें और पीली दाल का दान करें।
 - शुभ अंक: 3 | शुभ दिन: गुरुवार

तपती धूप में ज़िन्दगी

संघर्ष और संवेदना का साहित्यिक सम्मान

वरिष्ठ आर्थिक एवं बैंकिंग स्तंभकार तथा साहित्यकार सतीश सिंह को उनके चर्चित कहानी संग्रह *तपती धूप में ज़िन्दगी* के लिए आशीर्वाद मूल साहित्यिक कृति पुरस्कार-2026 से सम्मानित किया गया।

सितंबर 2026 में मंजुल प्रकाशन, भोपाल से प्रकाशित इस संग्रह में 25 कहानियाँ संकलित हैं, जो जीवन संघर्ष, मानवीय संवेदनाओं और सामाजिक यथार्थ को प्रभावशाली ढंग से अभिव्यक्त करती हैं। यह सम्मान न केवल उनके साहित्यिक अवदान की स्वीकृति है, बल्कि इस बात का भी प्रमाण है कि बैंकिंग और पत्रकारिता जैसे जटिल क्षेत्रों में कार्यरत रहते हुए भी साहित्य की संवेदनशीलता और सामाजिक सरोकार को जीवित रखा जा सकता है।

PRAVASI INDIANS BUREAU (PIB)

वरिष्ठ आर्थिक एवं बैंकिंग स्तंभकार तथा साहित्यकार सतीश सिंह के चर्चित कहानी संग्रह *तपती धूप में ज़िन्दगी* को प्रतिष्ठित आशीर्वाद मूल साहित्यिक कृति पुरस्कार-2026 के लिए चुना गया। सितंबर 2026 में मंजुल प्रकाशन, भोपाल से प्रकाशित इस संग्रह में जीवन संघर्ष, मानवीय संवेदनाओं और सामाजिक यथार्थ को अभिव्यक्त करती 25 कहानियाँ संकलित हैं।

यह सम्मान उन्हें मंगलवार, 29 सितंबर 2026 को आईआईटी मुंबई, पवई के के.पी. सक्सेना सभागार में आयोजित भव्य समारोह में प्रदान किया गया। आयोजन आशीर्वाद और आईआईटी मुंबई के संयुक्त तत्वावधान में सम्पन्न हुआ।

अपनी भाषा, अपना गौरव

समारोह के प्रथम सत्र में 34वें आशीर्वाद भाषा सेतु पुरस्कार-2026 के अंतर्गत *अपनी भाषा, अपना गौरव* विषय पर विशेष परिचर्चा हुई। इसमें सतीश सिंह प्रमुख वक्ता थे और मातृभाषा, सांस्कृतिक विरासत, राष्ट्रीय स्वाभिमान, डिजिटल युग में भारतीय भाषाओं का विस्तार तथा वैश्वीकरण के दौर में भारतीय भाषाओं की चुनौतियों और संभावनाओं पर अपने विचार साझा किए।

बैंकिंग, पत्रकारिता और साहित्य का संगम

वर्तमान में भारतीय स्टेट बैंक, कॉर्पोरेट केंद्र, मुंबई में सहायक महाप्रबंधक पद पर कार्यरत सतीश सिंह ने बैंकिंग, आर्थिक पत्रकारिता और साहित्य — तीनों क्षेत्रों में अपनी विशिष्ट पहचान बनाई है।

- आर्थिक, बैंकिंग और सामाजिक विषयों पर उनके ढाई हजार से अधिक आलेख प्रतिष्ठित समाचार पत्रों एवं पत्रिकाओं में प्रकाशित हो चुके हैं।
- वित्तीय विषयों की जटिलताओं को सहज,



सतीश सिंह के कहानी

संग्रह *तपती धूप में ज़िन्दगी* को

आशीर्वाद मूल

साहित्यिक कृति पुरस्कार-2026

से सम्मानित किया गया।



तार्किक और जनसुलभ भाषा में प्रस्तुत करना उनके लेखन की प्रमुख विशेषता है।

- हिंदी साहित्य, जनसंचार और वित्त की मजबूत शैक्षणिक पृष्ठभूमि ने उनके लेखन को गहराई प्रदान की है।
- करीब 36 वर्षों से सक्रिय लेखन में उन्होंने कहानी, कविता, गीत, राजल और उपन्यास



साहित्य अनेक विधाओं में योगदान दिया है। उनके खाते में पाँच प्रकाशित पुस्तकें, सात संगीत एल्बम और हजारों रचनाएँ दर्ज हैं। पत्रकारिता की तथ्यपरक दृष्टि, बैंकिंग का व्यावहारिक अनुभव और साहित्य की मानवीय संवेदना उनके व्यक्तित्व को विशिष्ट बनाती है।

संघर्ष, संवेदना और उम्मीद की कहानियाँ

तपती धूप में ज़िन्दगी संग्रह की कहानियाँ सामाजिक सरोकार, जीवन संघर्ष और मानवीय रिश्तों की सूक्ष्म संवेदनाओं को स्वर देती हैं। कठिन परिस्थितियों से जूझते आम लोगों का जीवन, रिश्तों की ऊष्मा, सामाजिक विडंबनाएँ और विपरीत हालात में जीवित रहने वाली उम्मीद इस संग्रह की केंद्रीय विशेषताएँ हैं।

ये कहानियाँ पाठकों को केवल भावुक ही नहीं करती, बल्कि उन्हें अपने समय, समाज और मानवीय संबंधों पर गंभीरता से विचार करने के लिए प्रेरित करती हैं। यही कारण है कि इस संग्रह को साहित्यिक जगत में व्यापक सराहना मिली और इसे आशीर्वाद मूल साहित्यिक कृति पुरस्कार-2026 के लिए चुना गया।

निष्कर्ष

सतीश सिंह का यह सम्मान न केवल उनके साहित्यिक अवदान की स्वीकृति है, बल्कि यह इस बात का भी प्रमाण है कि आर्थिक और बैंकिंग जैसे जटिल क्षेत्रों में कार्यरत रहते हुए भी साहित्य की संवेदनशीलता और सामाजिक यथार्थ को जीवित रखा जा सकता है। *तपती धूप में ज़िन्दगी* संघर्ष और उम्मीद की कहानियों का संग्रह है, जो पाठकों को सोचने, महसूस करने और समाज के प्रति जिम्मेदारी निभाने के लिए प्रेरित करता है, साथ ही व्यक्ति की ज़िंदगी की कशमकश को सामाजिक सरोकार और व्यवहार के रूप में व्याख्यायित भी करता है। ■

One State. Endless Long Weekends.

MADHYA PRADESH
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More Stories
Per Holiday



WILDLIFE
HERITAGE
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SPIRITUALITY
AND MORE...

Khajuraho Dance Festival

October changes the rhythm of travel in India. The air turns cooler, festive lights appear, and conversations turn to making the most of long weekends. In Madhya Pradesh, every break can tell a different story. At the heart of India, forests, ancient cities, sacred landscapes and wilderness lie within easy reach. A weekend could begin with a dawn tiger safari and end with sunset over the Narmada, or move from a day on the water to a campfire at a rural homestay and stargazing beneath clear skies.



The wildlife of Madhya Pradesh



Maheshwari Weave
The Threads of Tradition



Under a million stars
Astro Tourism in Madhya Pradesh



Wildlife:
in its Natural Glory



Water Sports
at Gandhinagar

WILDLIFE THAT INSPIRES

Kanha, Bandhavgarh, Pench, Satpura and Panna offer compelling wildlife experiences. Tigers may be the headline attraction, but the forests also reveal leopards, sloth bears, wild dogs, gaur and extraordinary birdlife. At Kuno, India's cheetah reintroduction project adds another dimension to the state's wildlife story. Beyond safaris, travellers can enjoy nature walks, birdwatching and sunrise yoga. Satpura offers walking and canoeing, while Gandhi Sagar adds water sports, boating and cycling.

STARLIT NIGHTS

Clear, unpolluted skies make Madhya Pradesh a natural setting for astro-tourism. Guided stargazing and astronomy sessions, campfires and storytelling beneath the stars turn evenings into experiences of their own.

HERITAGE TO DISCOVER

Slow travel brings its own rewards. Khajuraho's extraordinary temples remain among India's great artistic treasures, while Mandu's palaces and pavilions invite lingering over sunsets. Orchha's cenotaphs rise beside the

Betwa; Gwalior's mighty fort dominates the skyline; and Maheshwar brings together its fort, ghats and handloom traditions along the Narmada. Chanderi is best explored on foot, through its monuments and weaving traditions.

SACRED JOURNEYS

Ujjain's Mahakaleshwar Jyotirlinga draws travellers into one of India's powerful sacred traditions. Omkareshwar, on an island shaped like the sacred 'Om', offers a gentler rhythm beside the Narmada. Chitrakoot evokes landscapes associated with the Ramayana, while Sanchi's Buddhist monuments invite contemplation.



A SEASON OF JOURNEYS

As October opens India's great travel season, Madhya Pradesh invites travellers to look beyond a single holiday. Think instead of a season of journeys, from festive breaks and winter weekends to Christmas and New Year escapes, each revealing another facet of the Heart of India.

SEASONAL STAYS

The cooler months bring seasonal Tent Cities and Forest Retreats to destinations such as Gandhi Sagar and Kuno. Running through October and November, they combine luxurious stays with rural homestays, wellness, water sports and wildlife experiences.

RURAL CONNECTIONS

Rural Madhya Pradesh offers another kind of immersion. Guests can stay in homestays, walk through villages, meet artisans, experience folk performances and discover regional food. Here, luxury lies in access to landscapes, communities and ways of life that conventional itineraries can miss.

FESTIVALS

December brings Tansen Samaroh to Gwalior, celebrating classical music in the shadow of its magnificent fort. January brings Bhopal's five-day Lokrang Festival, celebrating tribal heritage, folk traditions, art and craft. February is the time for the iconic Khajuraho Dance Festival, where India's classical dance traditions meet the illuminated temples.

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Nari Shakti Savings Account



Govt. Salary Account



Harit Jama Yojana



Home Loan



Vehicle Loan



Credit Card



PM Vidyalaxmi Scheme



BOI Star Udyami Loan



BOI Star Energy Saver Loan



Mudra Loan



Gold Loan

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