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B3-97, Lower Ground Floor, Safdarjung Enclave, New Delhi – 110029

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भारत 2023 INDIA

वसुधैव कुटुम्बकम्
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प्रकाश चन्द्र साहू
अध्यक्ष, एनवायसीएस

‘प्रधानमंत्री श्री नरेन्द्र मोदी की सोच है कि हर युवा को सीखने, कौशल विकास और कुछ नया करने का अवसर मिले।’ तभी हम 2047 तक सपनों के भारत के लक्ष्य को प्राप्त कर पाएंगे। प्रधानमंत्री के नेतृत्व में भारत सरकार ने युवाओं को सशक्त बनाने के लिए कई योजनाओं को लागू किया है, जिससे दुनिया के सबसे युवा देश भारत को और सशक्त बनाया जा सके। हमारे प्रधान मंत्री युवाओं की शक्ति को एक वैश्विक संपत्ति के रूप में देखते हैं और उनका दृष्टिकोण युवाओं को सशक्त बनाना और भारत की प्रगति और दुनिया की भलाई के लिए उनकी क्षमताओं का उपयोग करना है।

उनके प्रयासों में स्किल इंडिया शामिल है, जो व्यावसायिक प्रशिक्षण प्रदान करने और रोजगार क्षमता बढ़ाने पर केंद्रित है; स्टार्टअप इंडिया, जिसका उद्देश्य उद्यमशीलता संस्कृति को बढ़ावा देना और स्टार्टअप का समर्थन करना है; डिजिटल इंडिया, डिजिटल साक्षरता और प्रौद्योगिकी अपनाने को बढ़ावा देना; प्रधानमंत्री कौशल विकास योजना, कौशल विकास प्रशिक्षण प्रदान करना; अटल इनोवेशन मिशन, छात्रों के बीच नवाचार और समस्या-समाधान को प्रोत्साहित करना; बेंटी बचाओ, बेंटी पढ़ाओ, लड़कियों की शिक्षा और सशक्तिकरण को बढ़ावा देना; और मेक इन इंडिया, जिसका उद्देश्य देश में विनिर्माण को बढ़ावा देना और रोजगार के अवसर पैदा

करना है। ये कदम सामूहिक रूप से युवाओं को उनके व्यक्तिगत और व्यावसायिक विकास के लिए आवश्यक कौशल, अवसर और समर्थन से सक्षम करने का प्रयास करती हैं, जो अंततः भारत के समग्र विकास में योगदान देती हैं।

श्री नरेंद्र मोदी जी के नेतृत्व में, भारत 1 दिसंबर, 2022 से जी 20 की अध्यक्षता कर रहा है, यह देश के लिए एक महत्वपूर्ण क्षण है क्योंकि यह दुनिया के सबसे बड़े बहुपक्षीय आयोजन का नेतृत्व करने की जिम्मेदारी है। अपनी जीवंत और गतिशील युवा आबादी के साथ, भारत उस विशाल क्षमता और महत्वपूर्ण भूमिका को पहचानता है जिसे उसके युवा एक टिकाऊ और प्रगतिशील दुनिया के निर्माण में निभा सकते हैं।

‘भारत की जी 20 अध्यक्षता शांति और एकता की विश्वव्यापी भावना को बढ़ावा देने के लिए काम करेगी। इसलिए प्रधानमंत्री कहते हैं – एक पृथ्वी, एक परिवार, एक भविष्य।’

सतत विकास, उद्यमिता, डिजिटलीकरण और नवाचार जैसे प्रमुख मुद्दों को संबोधित करके, भारत के युवा वैश्विक एजेंडा पर महत्वपूर्ण प्रभाव डालते हुए जी 20 तालिका में नए दृष्टिकोण और विचार ला सकते हैं।

युवा सतत विकास के लिए उत्प्रेरक के रूप में:

भारत के 15 से 35 वर्ष की आयु के युवा, देश की आर्थिक वृद्धि और विकास के पीछे एक प्रेरक शक्ति हैं। उनका नवाचार, रचनात्मकता और उत्साह उन्हें सतत विकास के लिए उत्प्रेरक के रूप में स्थापित करता है। Y20 इंडिया शिखर सम्मेलन में सक्रिय भागीदारी के माध्यम से, जी 20 सदस्य देशों के युवा संवाद में शामिल हो सकते हैं, वैश्विक मुद्दों के बारे में जागरूकता बढ़ा सकते हैं, विचारों का आदान-प्रदान कर सकते हैं और आम सहमति बनाने की दिशा में काम कर सकते हैं। यह सामूहिक प्रयास सतत विकास लक्ष्यों को आगे बढ़ा सकता है और 21वीं सदी में काम के भविष्य को आकार दे सकता है।

उद्यमिता और एसएमई को बढ़ावा देना:

तकनीकी व्यवधानों और बदलते रोजगार परिदृश्यों के सामने, उद्यमिता और छोटे और मध्यम आकार के उद्यम (एसएमई) आर्थिक विकास और रोजगार सृजन को चलाने में महत्वपूर्ण भूमिका निभाते हैं। भारत की स्टार्ट-अप इंडिया नीति ने स्टार्टअप के लिए एक संपन्न पारिस्थितिकी तंत्र का प्रतिपालन किया है, जिससे कई नवीन उद्यम उभरे हैं और नौकरी के अवसरों में उल्लेखनीय वृद्धि हुई है। Y20 इंडिया शिखर सम्मेलन में सफलता की कहानियों और सर्वोत्तम प्रथाओं को साझा करके, युवा अपने समकक्षों और नीति निर्माताओं को समावेशी आर्थिक विकास के प्रमुख चालक के रूप में उद्यमिता को समर्थन और बढ़ावा देने के लिए प्रेरित कर सकते हैं।

डिजिटलीकरण और नवीनीकरण का उपयोग करना:

भारत की डिजिटल क्रांति ने देश के सामाजिक-आर्थिक परिदृश्य को बदल दिया है, डिजिटल विभाजन के अंतर को समाप्त कर दिया है और काम और विकास के नए अवसर पैदा किए हैं। डिजिटल इंडिया जैसी पहल के माध्यम से, देश में डिजिटल प्रशासन, दूरस्थ कार्य और सामग्री निर्माण में वृद्धि देखी गई है। Y20 इंडिया शिखर सम्मेलन भारत की डिजिटल उपलब्धियों को उजागर करने और यह दिखाने के लिए एक मंच प्रदान करता है कि कैसे डिजिटलीकरण अंतराल को समाप्त कर सकता है, समावेशन को बढ़ावा दे सकता है और तेजी से बदलती दुनिया में युवाओं की क्षमता के अनुसार रास्ते खोल सकता है।

भविष्य का निर्माण – विभिन्न क्षेत्रों में कार्यबल :

आज दुनिया भर में विभिन्न क्षेत्रों में प्रशिक्षित और कुशल कार्यबल की आवश्यकता है। इस बदलते परिदृश्य में अनुकूल रहने और आगे बढ़ने के लिए, युवाओं को गुणवत्तापूर्ण शिक्षा और प्रशिक्षण की आवश्यकता है जो

उन्हें वर्तमान समय के अनुकूल कौशल से सुसज्जित करे। भारत की राष्ट्रीय शिक्षा नीति नवीन शिक्षण विधियों, आलोचनात्मक सोच और समस्या-समाधान क्षमताओं के माध्यम से युवाओं को भविष्य के लिए तैयार करने के महत्व पर जोर देती है। Y20 इंडिया शिखर सम्मेलन भविष्य-उन्मुख कुशल कार्यबल विकसित करने उद्देश्य से विचारों और सर्वोत्तम प्रथाओं के आदान-प्रदान के लिए एक मंच के रूप में काम कर सकता है जो युवाओं को वैश्विक स्तर पर रोजगार की जटिलताओं से निपटने के लिए सशक्त बनाता है।

शासन में युवाओं को सशक्त बनाना:

समावेशी निर्णय लेने और नीति निर्माण के लिए शासन में युवाओं की भागीदारी आवश्यक है। भारत ने छात्र-केंद्रित शासन और नीति फेलोशिप जैसी पहलों के माध्यम से शासन को आकार देने में युवाओं की सक्रिय एजेंसी को मान्यता दी है। जी 20 इंडिया शिखर सम्मेलन में इन युवा-केंद्रित शासन मॉडलों का प्रदर्शन करके, भारत अन्य जी20 सदस्य देशों को युवाओं के लिए नीति निर्माण में योगदान देने, अंतर-पीढ़ीगत संवाद और सामूहिक कार्रवाई को बढ़ावा देने के लिए मंच बनाने के लिए प्रेरित कर सकता है।

भारत की जी 20 की अध्यक्षता एक स्थायी और प्रगतिशील दुनिया के निर्माण में युवाओं की शक्ति का लाभ उठाने का एक महत्वपूर्ण अवसर प्रस्तुत करती है। सतत विकास, उद्यमिता, डिजिटलीकरण और नवीनीकरण पर ध्यान केंद्रित करके, भारत के युवा जी20 ढांचे के भीतर सकारात्मक बदलाव ला सकते हैं। जी 20 इंडिया शिखर सम्मेलन विचारों के आदान-प्रदान, सफलता की कहानियों को साझा करने और वैश्विक चुनौतियों का समाधान करने वाले समाधानों पर सहयोग करने के लिए एक मंच के रूप में कार्य कर सकता है। सक्रिय युवा भागीदारी के माध्यम से, जी 20 युवाओं की ऊर्जा,

रचनात्मकता और युवा दृष्टिकोण का लाभ उठा सकता है, और अधिक समावेशी और समृद्ध भविष्य का मार्ग प्रशस्त कर सकता है।

यूथ 20 (जी 20) की अवधारणा का अनुसरण करते हुए, सभी जी 20 सदस्य देशों के युवाओं के लिए आधिकारिक परामर्श मंच, भारत में नेशनल युवा को-ऑपरेटिव सोसाइटी लिमिटेड (छल्ले) युवाओं को सशक्त बनाने और गरीबी, अशिक्षा और बेरोजगारी की चुनौतियों का समाधान करने की दिशा में काम कर रही है। NYCS ने देश में युवाओं को समर्थन देने के लिए विभिन्न पहल और प्रयास किए हैं। यहां कुछ प्रमुख क्षेत्र हैं जहां एनवाईसीएस अपनी पहल पर ध्यान केंद्रित करता है:

व्यावसायिक प्रशिक्षण – NYCS युवाओं को कार्यात्मक कौशल प्रदान करने के लिए व्यावसायिक प्रशिक्षण प्रदान करता है, जिससे वे आर्थिक रूप से उत्पादक नागरिक बन सकें। ये प्रशिक्षण कार्यक्रम उन्हें विभिन्न उद्योगों और क्षेत्रों के लिए आवश्यक कौशल से सुसज्जित करते हैं, जिससे उनकी रोजगार क्षमता बढ़ती है।

परामर्श और सहायता – NYCS मानता है कि युवा सशक्तिकरण के लिए केवल कौशल विकास ही पर्याप्त नहीं है। इसलिए, वे युवाओं को मार्गदर्शन और सलाह देने के लिए परामर्श सेवाएँ प्रदान करते हैं, जिससे उन्हें अपने करियर और उद्यमों के बारे में सही निर्णय लेने में मदद मिलती है। इसके अतिरिक्त, NYCS युवाओं को स्व-रोजगार के लिए सही आर्थिक गतिविधियाँ शुरू करने में सक्षम बनाने के लिए वित्तीय सहायता, संस्थागत मार्गदर्शन और ढांचागत सहायता प्रदान करता है।

उद्यमिता विकास – NYCS युवाओं के बीच उद्यमिता विकास पर जोर देता है। हम संभावित उद्यमियों की पहचान करते हैं और उन्हें उद्यमिता प्रशिक्षण कार्यक्रम प्रदान करते हैं। ये कार्यक्रम बही-खाता, मार्केटिंग स्किल्स, सॉफ्ट स्किल्स, मैनेजमेंट स्किल्स, टीम प्रबंधन,

नेतृत्व प्रबंधन और लाइफ स्किल्स जैसे विभिन्न पहलुओं को कवर करते हैं। उद्यमशीलता प्रतिभा का पोषण और विकास करके, NYCS का लक्ष्य आत्मनिर्भर व्यक्तियों का निर्माण करना है जो अर्थव्यवस्था में योगदान दे सकें।

स्वयं सहायता समूह (एसएचजी) – NYCS युवाओं के बीच स्वयं सहायता समूहों के गठन की सुविधा प्रदान करता है। ये समूह सदस्यों के बीच सामूहिक प्रयासों और सहयोग को प्रोत्साहित करते हैं, जिससे उन्हें वित्तीय संसाधनों तक पहुंचने, सरकारी योजनाओं का लाभ उठाने और उद्यमशीलता पहल विकसित करने में सक्षम बनाया जाता है। एसएचजी युवाओं के बीच आर्थिक सशक्तिकरण और सामाजिक एकजुटता को बढ़ावा देने में महत्वपूर्ण भूमिका निभाते हैं।

क्षमता का निर्माण – NYCS युवाओं और युवा सशक्तिकरण पहल में शामिल अन्य हितधारकों की क्षमता निर्माण पर केंद्रित है। हम युवाओं के कौशल और ज्ञान को बढ़ाने के लिए प्रशिक्षण देने के साथ कार्यशालाएं भी आयोजित करते हैं, जिससे वे अपने संबंधित क्षेत्रों में प्रभावी परिवर्तन के प्रतिनिधि और नायक बन सकें। क्षमता निर्माण पहल युवाओं के समग्र विकास और सशक्तिकरण में योगदान करती है।

भारत के 603 जिलों में अपने व्यापक नेटवर्क के माध्यम से, NYCS बड़ी संख्या में युवाओं तक पहुंचने और उन्हें आर्थिक सशक्तिकरण के लिए आवश्यक सहायता और संसाधन उपलब्ध करा रहा है। व्यावसायिक प्रशिक्षण, परामर्श, वित्तीय सहायता और उद्यमिता विकास के संयोजन से, एनवाईसीएस युवाओं के लिए स्थायी और दीर्घकालिक अवसर पैदा करने का प्रयास करता है, जिससे उन्हें देश के विकास में सक्रिय योगदानकर्ता बनने में मदद मिलती है।



Pre-December 2019, no one would have ever thought such a disaster would be in the waiting. If at all there is a comparison, its only the Spanish Flu, a century ago, information for which was confined only to history books, with no live memories. Even before the world had recovered from the impact of the covid, the spectre of Russia-Ukraine conflict was there to haunt us. High fuel, food prices, and fertilizers shortage moved millions of people particularly from the global south to extreme poverty. Double digit inflation in many countries is a reality. Every country is affected, rich or poor, north or south. The catastrophes shook our fundamentals, economically, politically and socially. The world is forced to find a way in this meandering confusions. But, there is a hope that is India.

As India took the baton of G20 Presidency in November 2022 amidst the flux, it was everyone's guestimate that it would be a routine exercise. PM Modi ensured that India's Presidency is certainly not a routine boardroom event. It was his brainchild to utilise the G20 Presidency to show the strengths and capabilities of New India and what it offers to the world. The theme "Vasudhaiva

Kutumbakam" – "One Earth, One Family, One Future" affirms the value of universal brotherhood, and the caption gels well with today's requirement.

There are 4 major interventions that India brought in. First, to make G20 Presidency as a pan-India celebration and showcase to the world our rich culture and heritage. India will be hosting foreign delegates for over 200 G20-related meetings in around 60 cities across India, the widest geographical spread in any G20 Presidency till now. As on date, we have completed more than 100 meetings in 41 diverse locations, hosted over 12,300 delegates, from over 110 nationalities. Personally, I had the opportunity to participate in the 1st G20 Health Working Group Meeting held in Thiruvananthapuram and the 2nd G20 Sherpa Meeting in Kumarakom. I witnessed first hand the enthusiasm displayed by the visiting delegates. A few of them told me that the meetings held in India 'are the experience, unique in itself that they will cherish for long time'. This was made possible due to the Government of India's commitment to showcasing India's diversity, inclusive traditions and cultural richness. Millet-based dishes have been curated in the menu, and a wide range of cultural performances and excursions have been organized. For instance, the meetings in Kumarakom concluded with 'Charchayum Aharavum', a cultural evening and dinner. Distinguished dignitaries and the G20 delegates especially appreciated a spectacular rendition of 'Oathirum Mohitham', a play based on the traditional ballads of Kerala and witnessed various dance forms providing them a glimpse into the rich cultural heritage of Kerala. And its not just Kerala, meetings are being

organized across the length and breadth of India and the outcome is the same.

Second, India ensured that the G20 presidency is not limited to isolated discussions among world leaders, but to make it a people's G20, a mass movement. Many Jan Bhagidari activities are also being simultaneously held with active public participation, making India's G20 Presidency a "People's G20". These include G20 University Connect lecture series, Model G20 meetings, Special G20 sessions in Schools/Universities, G20 Pavilions in major festivals, Quiz contests, Selfie competitions, #G20India stories, and several other G20-theme events by the civil societies and private sectors. As I regularly interact with the people of Kerala, I was curious to get their feedback on G20 events in Kerala. First of all, I was overwhelmed with the awareness about the G20 at the grassroot levels. Some of them said, they felt very proud that such high-level meetings were happening in their hometowns.

Third, as India grows in its stature, it speaks for the world, particularly the global south. The Global South is pinning hope on India. Today, India empathises with the Global South and provides a collective voice to their needs. A case in point is the Voice of Global Summit that India has spearheaded early this year in January. Chaired by PM Modi, the online Summit was attended by 125 countries, including 18 Heads of States/Governments. During our G 20 Presidency, we are amplifying the voice and concerns of the Global South.

Fourth, we have introduced several new additions and topics requiring

deliberations to address the problems of the future. We have operationalised, a new Engagement Group "Startup 20", a new Working Group on Disaster Risk Reduction (DRR), and a new Initiative Chief Science Advisers' Roundtable (CSAR).

Startup20 is the first of its kind official engagement group initiated under the Indian presidency. It acts as a dialogue forum and intends to represent the global startup ecosystem to raise the economic concerns and challenges faced by entrepreneurs with G20 leaders. India has the largest population of young people. Therefore, the Government of India has placed great emphasis on ensuring the creation of opportunities to positively channelize the energy of the youth and fulfil the aspirations of New India. From a country having 4 unicorns in 2014 to over 130 unicorns now, from a country with only 700 government-recognised start-ups in 2016 to nearly 70,000 such start-ups in 2023, the growth of this sector has been meteoric. The corresponding job creation impact is also enormous. According to a NASSCOM report, over 23 lakh direct and indirect jobs were created due to tech start-ups since 2017.

If the Covid-19 pandemic has taught us anything, it is that Disasters know no boundaries and their impacts cascade across sectors and supply lines, pushing poverty and inequality along the way. Whenever the world has faced any crisis, India has never shied away from its regional and global responsibilities. We want to enable the world to fight against disasters through our institutional interventions like the Coalition for Disaster Resilient Infrastructure (CDRI). We pioneered International Solar Alliance, a coalition to promote solar energy to mitigate climate crisis. India has always been at the forefront in providing relief to the affected countries and communities. Vaccine Maitri, the global health diplomacy operation in which we have supplied Made in India vaccines, and supply of life saving medicines during pandemic to over 150 countries, are practical demonstrations of our belief and approach. The Working Group on DRR would further strengthen the resolve to face any future disasters.

G20-CSAR brings together the Chief Science Advisers and their equivalents of G20 member countries, as well as the

invited countries, to deliberate upon and develop collaborative frameworks for some of the common pressing global science and technology policy issues. This would help in establishing an effective and coherent global science advice mechanism.

We are in the mid way of our G20 Presidency and look forward to hosting the world leaders on 9-10 September this year in New Delhi. The public is fully convinced that the government of India will leave no stone unturned in bringing out a desirable solution for the world that yearns for a peaceful and happy life. India will ensure that all that we put on the table during our G 20 Presidency will be palatable and healthy for the world at large. No one should have an iota of doubt about our unique approach. Its truly, the Bharat's G20.

Shri V. Muraleedharan
Union Minister of State for
External Affairs & Parliamentary Affairs



India's emerging Economic Power and G20 Leadership



The world met the new 21st century decade with a number of challenges. Foremost being the COVID-19 pandemic; where the world came at a standstill, economies stagnated and caused immeasurable distress across boundaries. The pandemic changed how we not only looked at world but also the way we lived in it. It is in times of crisis that the importance of effective global cooperation is highlighted. International institutions are established to mitigate this after effects of crisis. As the world comes closer and becomes one family, the interdependencies become stronger, establishing greater diplomacy. One such global platform that resonates with this notion of cooperation is the G20 Forum. Once a group of 7-8 nations is now a family of 20 strong nations and European Union believing in the greater good of the world. In the aftermath of the Financial crisis of 2007-09 the importance of G20 and economic interdependency became more transparent. Every year, one member nation hosts a G20 summit to strengthen relations. It is now India's turn to proudly put forth its strong presence in South Asia, its power and the culture.

India will be hosting the 2023 G20 Summit and promote its ancient and most cherished Sanskrit phrase, Vasudhaiva Kutumbakam; which means "The World Is One Family".

As we talk about times of crisis, Sri Sri Ravi Shankar has wisely said that "Every crisis brings up your strength, skills and abilities. When problems come, ask for the strength to be centred", and that is exactly what happened in the case of our nation. Where other South Asian nations were noticed struggling, India emerged as a powerful force to reckon with.

In economics, the numbers speak louder than words. Despite recession and the impending financial crisis India maintained a strong 7% GDP growth and showcased a better 'cost of living' compared to others. India's economic performance has been remarkable in spite of a pandemic and has done relatively better compared to the West. The Economist lists India in the 'Top 7 Economies in 2022'. Not only this, but the inflation rates of basic necessities such as food, housing and energy in the West are way higher than that of India; presenting a much better cost of living.

According to the Financial Times, India is a preferred nation as a partner within the Indian subcontinent. This is because of India's partnership approach towards investments with the private sector rather than creating dependencies, unlike China. This facilitated India in tripling investment to \$32.5 bn in the last 8 years. Expanding soft power and regional cooperation has made India most preferred as a partner within the subcontinent.

Under Prime Minister Narendra Modi's leadership, investment in infrastructure

was encouraged. This is because such an investment strategy has a direct multiplier effect as compared to the consumption strategy. The former strengthens the rupee more than 3 times, while the latter turns it around less than 2 times.

Based on the performance under the Prime Minister Modi's governance, the following reasons makes India a strong, emerging economic power:

- Investment ramped up to 19-20 Lakh Cr. per quarter.
- Investment as % of GDP has grown from 27 to 31%.
- Bank Credit highest in many years (18% as of October 2022).
- Increased capacity utilisation in factories (72%, 2022-23 April-June)
- Approximately 16 Lakh per month formal employment additions
- A stable 6-8% GDP growth band.

According to Morgan Stanley, India is estimated to surpass Japan, Germany and become the third largest economy by 2027, gradually achieving its well-deserved global power status. Hosting the G20 Summit will help India foster its relations across boundaries and develop greater economic interdependencies due to its most preferred partner status.

'Nipun Bharat'

'Basic Literacy and Numeracy exhibition'

Innovative ideas implemented by various states to achieve the goal of 'Nipun Bharat' are attracting attention at the 'Fundamental Literacy and Numeracy' exhibition.



More than one lakh citizens visited this exhibition organized by the Ministry of Education of the Central Government at the Savitribai Phule Pune University on the occasion of the G20 Conference. There was a huge participation of students in it. The exhibition will be open to all for free till June 22 from 10 am to 6 pm.

Organized with the aim of providing enjoyable and quality education to children through action-based learning in accordance with the National Education Policy, the exhibition includes various educational tools and quality enhancement activities.

Majority of the states have developed curricula for pre-primary classes. Some states have produced textbooks, workbooks and teacher's manuals for various subjects. Distinctive teaching tools made from waste material to teach reading and counting process in a simple manner are attractions in the exhibition. App has been developed for students to record daily attendance of students - teachers, study - teaching, evaluation etc.

The 'Nipun Bharat' scheme aims to ensure that every child in the third standard in the country must acquires basic literacy and numeracy skills by 2027.

Various states have implemented innovative activities for this. These exemplary activities are getting special appreciation from experts in the field of education.

State specific activities: -

Gujarati - Dialect Dictionary

Uttarakhand - Access to Education: Introducing new children to school environment

Andaman and Nicobar - Pahel: App developed for assessment

Andhra Pradesh - Construction of 37 thousand model schools

Assam - Retired teachers appointed as 'Guides' on remuneration

Bihar - Safe Saturdays without books: personality development programs without studying

Chandigarh - Creation of 360-degree classrooms for learning 'Basic Literacy and Numeracy'

Chhattisgarh - 'Angana Mein Shiksha' - Mothers' involvement in pre-school preparation

Goa - Trained parents teaching in teacher's absence



Haryana - 'Didi Ke Sawal' - Kaun Banega Crorepati based program

Himachal Pradesh - Calendar for parents to prepare students

Jammu Kashmir - Appointed attendance in every school for proficient India

Jharkhand - Emphasis on Indian culture, knowledge wealth

Karnataka - Joyous learning through sports

Ladakh - Action program for emotion control

Madhya Pradesh - 32 week planning of studies

Manipur - Textbooks through stories and cartoons

West Bengal - Three-month special classes for revision in the new year



Uttar Pradesh - Teacher complex - Meetings of excellent teachers from each department

Tripura - Making educational tools from wood and bamboo

Telangana - Special Education Officer for classroom observation

Rajasthan - Library from village to village by camel cart.

Pondicherry - Mathematics, Arts, Library and Information Technology corners in every school

Orissa - Model school in every department (block)

Nagaland - A Specialty Book of Indigenous Toys and Games

Shri. Rajesh Pande

Pune Education Forum
Member, State Advisory
Committee, NSS
Chairman-Managing Committee,
NYCS



अन्न भंडारण योजना रु सहकारिता के क्षेत्र में एक क्रांतिकारी कदम

भारत में विश्व की कृषि योग्य भूमि का लगभग 11% उपलब्ध है जहाँ विश्व की जनसंख्या का 18% भारत में निवास करता है। इस को देखते हुए अब सबसे बड़ी चुनौती यह है कि 11% कृषि योग्य भूमि से बढ़ती हुई आबादी की **खाद्य आपूर्ति की मांग/भोजन की आवश्यकता** को पूरा करना और प्रति व्यक्ति **अन्न की उपलब्धता** को बढ़ाना।

इसके लिए यह आवश्यक है कि कृषि योग्य भूमि को बढ़ाने के साथ-साथ कृषि **उत्पाद एवं उत्पादकता** को भी बढ़ाया जाए। इसके साथ ही कृषि उत्पाद का समुचित भंडारण करने की भी आवश्यकता होगी। इस परिप्रेक्ष्य में सबसे महत्वपूर्ण यह है कि भारत में कृषि भंडारण क्षमता को बढ़ाया जाए क्योंकि वर्तमान में भारत में उत्पादन के सापेक्ष भंडारण क्षमता अन्य देशों की तुलना कम है। अमेरिका, कनाडा, ब्राजील, रूस जैसे देशों में भंडारण क्षमता कुल उत्पादन का 161%, 150%, 148%, 132%, है जबकि भारत में केवल उत्पादन के सापेक्ष लगभग 47% भंडारण क्षमता है।

भारत में लगभग 14 करोड़ किसान परिवार रहते हैं जिनमें लगभग 85% छोटे और सीमांत किसान हैं। इन किसानों को, उचित

भण्डारण की कमी के चलते, अपने उत्पाद को मजबूरन बिक्री जैसे हालात को, सुधारने के लिए भण्डारण के क्षेत्र में रेवोल्यूशन लाने की आवश्यकता है। भारत में भण्डारण क्षमता को बढ़ाने के लिए कम्युनिटी स्तर पर लोगों की सामूहिक प्रयास की सहायता भी चाहिए।

देश में कुल 1.02 लाख पैक्स हैं जिसमें से लगभग 70000 पैक्स कार्यशील हैं। वर्तमान समय में 34 राज्यों/केंद्र शासित प्रदेशों में कुल 22449 पैक्स में 5 मिलियन मीट्रिक टन के साधारण गोदाम पहले से ही बने हुए हैं। अगर हम कुल पैक्स के संख्या के साथ मौजूदा गोडाउन क्षमता को देखें तो यह कुल पैक्स की तुलना में 22% व कार्यशील पैक्स की तुलना में 32% ही है। इस प्रकार लगभग 78% पैक्स को भण्डारण के दायरे में लाने की आवश्यकता है जिससे की उत्पादन के सापेक्ष भंडारण क्षमता की कमी को दूर किया जा सके। इस भंडारण में कमी की भरपाई करने की आवश्यकता थी क्योंकि लगभग मौजूदा 6% फसल पश्चात (पोस्ट हार्वेस्ट) नुकसान होता है। स्थानीय उपभोग के लिए भंडारण नहीं होने से, परिवहन लागत अधिक होती है, पंचायत स्तर तक राष्ट्रीय खाद्य सुरक्षा में कठिनाई का सामना करना पड़ता है एवं आपूर्ति श्रृंखला का सुगम प्रबंधन नहीं हो पाता।

यह ध्यान रखना महत्वपूर्ण है कि पैक्स सहकारी आंदोलन की प्राथमिक संस्था है, जो सबसे निचले स्तर पर कार्य करती है। अतः इसको सहकारिता की आत्मा कहा जाता है। देश भर के पैक्स में लगभग 13 करोड़ किसान सदस्य पैक्स से जुड़े हुए हैं। अतः पैक्स जितना मजबूत होगा सहकारी आंदोलन पूरे देश में उतना ही सुदृढ़ होगा।

भारत के प्रधानमंत्री जी ने सहकारिता की ताकत को पहचाना व सहकारिता से समृद्धि का मंत्र दिया और इसी परिकल्पना को साकार करने के क्रम में सहकारिता मंत्रालय विश्व की सबसे बड़ी भंडारण योजना लाया है जिससे निम्नलिखित लाभ प्राप्त होंगे:

- मौजूदा योजना बहुआयामी है – यह न

केवल पैक्स के स्तर पर गोदामों के निर्माण द्वारा देश में भण्डारण के इंफ्रास्ट्रक्चर की कमियों को दूर करेगी बल्कि पैक्स को कई अन्य गतिविधियां करने के लिए भी सक्षम बनाएगी, जैसेरू

- ♦ राज्य एजेंसियों / भारतीय खाद्य निगम (खब) के लिए प्रोक्योरमेंट सेंटर्स के रूप में कार्य करना;
- ♦ उचित दर दुकानों (एफपीएस) के रूप में सेवा प्रदान करना;
- ♦ कस्टम प्रसंस्करण इकाइयां स्थापित करना जिसमें कृषि उपजों की जाँच, छंटाई, ग्रेडिंग इकाई, आदि शामिल हैं।

- इसके अलावा, स्थानीय स्तर पर विकेंद्रीकृत भंडारण क्षमता बनने से खाद्यान्न की क्षति कम होगी और देश में खाद्य सुरक्षा मजबूत होगी।
- किसानों को विभिन्न विकल्प प्रदान करके फसलों की बहुत कम मूल्य पर आकस्मिक बिक्री रुकेगी और किसानों को अपनी उपज का बेहतर मूल्य प्राप्त हो सकेगा। जिससे भारतीय अर्थव्यवस्था के कृषि और ग्रामीण परिदृश्य को जमीनी स्तर पर बदलने में मदद मिलेगी।
- इससे खरीद केंद्रों तक और फिर वेयरहाउस से उचित दर दुकानों तर खाद्यान्नों के परिवहन में होने वाले व्यय में भारी कमी आएगी।
- 'Whole of Government' अप्रोच से यह योजना पैक्स को उनकी व्यावसायिक गतिविधियों को विविधतापूर्ण बनाकर उन्हें सशक्त करेगी जिसके परिणामस्वरूप किसानों की आय में भी वृद्धि होगी। पैक्स के स्तर पर विकेंद्रीकृत भंडारण क्षमता के साथ-साथ अन्य कृषि इंफ्रास्ट्रक्चर का निर्माण होगा जिससे न केवल देश की खाद्य सुरक्षा मजबूत होगी बल्कि पैक्स एक वाइब्रेंट आर्थिक संस्था

के रूप में कार्य करेगी जिससे समृद्ध, आत्मनिर्भर और खाद्यान्न से संपन्न भारत बनेगा।

योजना का प्रोफेशनल तरीके से समयबद्ध और एकरूपता के साथ कार्यान्वयन सुनिश्चित करने के लिए सहकारिता मंत्रालय देश के विभिन्न राज्यों / संघराज्य क्षेत्रों में कम से कम 10 चुने हुए जिलों में एक पायलट परियोजना कार्यान्वित करने जा रहा है। यह पायलट प्रोजेक्ट, इस योजना की विभिन्न क्षेत्रीय आवश्यकताओं के संबंध में महत्वपूर्ण जानकारी प्रदान करेगा जिसे इस योजना के देशव्यापी कार्यान्वयन में मदद मिलेगी।

इस योजना को कृषि और किसान कल्याण मंत्रालय, खाद्य प्रसंस्करण उद्योग मंत्रालय, उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण मंत्रालय, की चिन्हित योजनाओं के तहत उपलब्ध कराये गए परिव्यय का उपयोग कर समुचित समन्वय के साथ कार्यान्वित किया जायेगा।

यह योजना जब पूरे भारत में पूरी तरह से लागू हो जाएगी, तो देश में खाद्यान्न भंडारण क्षेत्र में एक बड़ी क्रांति आएगी। अब हमें सभी हितधारकों के परामर्श से कार्यक्रम गतिविधियों के उचित कार्यान्वयन को सुनिश्चित करने के लिए निरंतर समन्वित दृष्टिकोण की

आवश्यकता है। जमीनी स्तर पर सामाजिक-आर्थिक विकास पर इसके दूरगामी सकारात्मक प्रभावों के माध्यम से, यह योजना हमारे यशस्वी प्रधानमंत्री श्री नरेंद्र मोदी जी के **सहकार से समृद्धि** के सपने को साकार करेगी।

श्री बी. एल. वर्मा
केंद्रीय राज्य मंत्री,
उत्तर पूर्वी क्षेत्र विकास मंत्रालय और
सहकारिता मंत्रालय, भारत सरकार





Hey Cooperative, Are Your Stakes In Stocks Yet !!

Okay, let's begin with pondering over the following:

- a. During our professional careers, how many cooperatives have we consulted / catered to, by far?
- b. During our professional careers, how many cooperatives have we formed (versus number of other forms of organizations, say, Companies, LLPs, Trusts, Firms, etc., in whose formation & planning we have played a pivotal role), by far?
- c. How many "specialized" Consultants you have met, by far, who specialize in Cooperatives, say, Tax Planning, Internal Controls, Business Process Designing, Tax Litigations, etc.?
- d. And, all this in-spite of knowing the fact that (at least in the State of Maharashtra) over 60% of commercial activity has a direct or indirect linkage to Cooperative Sector?

In the answers to the above, lies your answer to as to which areas of practice one should focus on as being, being the "futuristic professional". **Bingo!!**

At all future available opportunities, we can discuss these "professional opportunities which the Cooperative Sector has to offer" at length; however, presently, I am picking up one such arena, where there's acute need & scarce supply.

The members of **International Cooperative Alliance** represent **854,355 cooperatives** with **290.06 million members**. Think, how many Indians are in a way, directly or indirectly related to cooperatives!! Cooperatives in India are present in both, credit as well as non-credit sectors. All those working in or practicing in this arena will agree that, the core of a cooperative are its principles and values that seek sustainable development along with commercial opportunities & growth of the members. Also, there's a strong undercurrent of "community service" in a cooperative organization. These communities, when united, under a common objective, have always been effective in helping marginalised sections of the society, at the same time ensuring growth for the self.

Thus, rightly said as per the definition given by The ICA, a cooperative is an "autonomous associate of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise". India's cooperative movement has existed since 1904 & the movement was popularised by Operation Flood, India's milk revolution driven by AMUL under the leadership of **Lt. Shri Padma Vibhushan Verghese Kurien**.

As per government data, there are more than 8 Lakh co-operative institutions in India. The NaMo government's strategy for doubling farmers income by 2022 is based on an enterprise approach, entailing the formation of more FPOs and bringing them together to boost farm exports. Thus, there is a need for the new form of co-operative social movement to create a successful farm-to-market model via co-operatives, replicating the success stories such as Amul, IFFCO, KRIBHCO.

(According to media reports in the year 2015) SEBI had sought legal opinion regarding listing of co-operatives on Indian stock exchanges in line with the

practices followed in countries such as the UK, USA and Australia. But these efforts did not fructify. Also, there was opposition from National Federation of Urban Co-operative Banks & Credit Societies, which expressed concerns that such initiative was antithetical to the co-operative values and principles. So, the waiting period looks long here!! **However, it won't be a "forever" wait for sure.**

In the meantime, the members need to USE and OWN the cooperative model, in the optimum possible way.

The user's role does not entail anything more than normal patronage of any business. If you buy from the cooperative (or any other type of business), you need to pay for what you buy. Likewise, if you sell to the cooperative (and / or other type of business), the cooperative needs to pay you. There is nothing unusual or unique about this member role. **This role, I would say, has been played pretty well so far!!**

The owner's role of the cooperative member does require a different commitment in terms of financial responsibilities. As the owners, members are the primary source of ownership (equity) funds for the cooperative. In other words, members who do business with other firms can just do buying or selling, but in order to do business with their cooperative, they must invest as well. Members are thus owners at risk and not just users. **Are we not far away from playing this role well?!**

Are the co-operative banks/societies (as well as the Professional who are acting as Consultants or Advisors to these organizations), in their honest attempts to add value, actually not leaving any stone unturned while evaluating investment opportunities where a Cooperative can strategize it's funds?!

Think. Think harder. Actually no, wait.

Think smarter!!

During our professional careers, (even those of us who are actively practicing in the Cooperative Sector) how many

cooperatives have we directed / guided to strategize some of their funds in stocks / mutual funds / equity markets? God! Can Cooperatives invest in equity markets?! Oh yes!

Here's the good news, co-operatives in India have been offered an option to tap the stock markets!!

As per RBI Master Circular on Investments by Primary (Urban) Co-operative Bank and the recent amendment to the Indian Trust Act in 2017, Co-operative Societies **can invest in many financial instruments**. The funds which are in excess of the loans given are invested in fixed deposits of other co-operative banks or nationalized banks. The interest rate received on those excess funds barely matches the interest cost that the bank pays to depositors. After the recent amendment to the Indian Trust Act in 2017, co-operative societies **can invest in specified mutual funds**.

Deposits With 5+ Years Time Period: Only deposits with 5+ years' time horizon should be invested in equity. Purely from the perspective of value addition; co-operative societies should invest some part of deposits in equity mutual funds. **Co-operative banks cannot invest in equity**. Co-operative banks can invest in any debt mutual fund as per RBI Master Circular. **Some Primary Suggested Focus Areas While Evaluating In Equity Mutual Fund:**

- 1. Focus On Protecting Capital
- 2. Keep Return Expectation Low In The Range Of 15-20%
- 3. Transparency Of The AMC / Fund Manager

(Out of 2500+ mutual fund schemes, there would be a very few schemes that might meet the above criteria. So, you are playing pretty safe here!!)

Deposits With Less Than 5 Years Period: Money kept in the current account anyway loses value due to inflation. Instead of keeping those deposits in the current accounts, these deposits should be parked in debt funds

like liquid funds, overnight funds, where returns are in the range of 3-5% per annum (at least). These debt funds provide liquidity, safety, and returns as well. **A Few Suggested Criteria For Evaluating Debt Funds:**

- 1. Assets Under Management
- 2. Ratings Of The Securities Of The Debt Funds (Preferably AAA / Sovereign)
- 3. Duration Of The Underlying Securities
- 4. History And Background Of The AMC / Fund Management Team

Mutual Funds & Shares: Large societies with a huge credit amount are advised to take part in these investments. What is different? Before the Amendment, society management had the permission to invest only in government securities or government guaranteed securities. However, now communities have the choice to invest in private schemes too, as long as the market capitalisation of the company is over 5000 crores INR. Legally, societies are now allowed to invest in equity funds or mutual funds and exchange trade funds. **The caution to be applied here is to make these investments based on the professional consultation with a financial advisor. This would minimise the risk of losing capital and maximise the chance of getting back a substantial ROI. Yes please!!**

Passive Funds Like Index Funds: An index fund is a type of mutual fund or Exchange Trade Fund designed to track components of a market index. They are designed to imitate indexes like NIFTY. These stock market investments are low on capital investment and have a passive nature. Since its passively managed, risks are low and returns are usually good. An ideal investment would be to have a good mix of passively and actively managed funds, to take into consideration market slumps.

Things To Not Forget:

- I. Definitely consult a financial advisor and a tax advisor before making any

investment. One must be aware of the market risks involved, the tax implications and the ROI.

II. The best way to manage society's investments is by going digital. Digital management systems help you to keep a track of your investments. You can check out reports early on about how your investments are performing to take a quick decision about continuing or discontinuing it.

III. Definitely do thorough market research of your chosen investment plan. Do not compare!! What works for them, may not work for you.

IV. Most importantly, your capital of investment should come from the excess savings done from your income after you have taken care of your Community Taxes, Sinking Funds, Repair Funds, Emergency Funds.

Let's all agree that co-operatives in India are still in a transitory stage. The progress of their development is rather, slow. Stock market as a regulated platform and as an alternative financing mechanism, should be potentially seen as a motivator by management of co-operatives to accelerate and create value in terms of achieving long-term sustainability for the co-operatives. And, we as a consultants can provide a next level momentum to it!!

As **Becka Schoettle** has rightly said, **"Together ordinary people can achieve extraordinary results."**

Prakruti Upadhyay / Pandya

B. Com., F.C.A., D.I.S.A. (I.C.A.I.), D.I.R.M. (I.C.A.I.), F.A.F.D. (I.C.A.I.)
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Empowering Youth for Global Progress:



A Global Experience of the Cooperative Youth Summit APCYS 4.0 – Cooperation for Sustainable Lifestyles.

The Cooperative Youth Summit (APCYS 4.0), was organised recently in Sabah, Malaysia by International Cooperative Alliance – Asia & Pacific (ICA), was a resounding success, bringing together bright young minds from 18 different countries. This unique event was attended by 185 participants who aimed to empower and inspire the next generation of leaders, fostering collaboration and innovation to address global challenges. With an ambitious agenda and diverse participants, the summit proved to be a platform for transformative ideas and collective action.

The primary purpose of the APCYS 4.0 was to engage young individuals in cooperative movements and empower them to become a change-maker in their communities and beyond.

The summit overview:

1. Encourage a sense of cooperation and solidarity among the participants, transcending geographical and cultural boundaries.

2. Promote understanding and respect for diverse perspectives, encouraging participants to embrace inclusivity and multiculturalism.
3. Equip the youth with essential leadership, entrepreneurship, and problem-solving skills to address pressing global issues.
4. Identify opportunities for collaboration and networking among participants, paving the way for future joint initiatives.

The summit saw enthusiastic participation from 18 countries, representing a tapestry of cultures, languages, and backgrounds. Youth leaders, activists, entrepreneurs, and youth corporators converged to share their experiences, insights, and aspirations. The diversity of the participants enriched the discussions, fostering cross-cultural learning and understanding. Throughout the Asia Pacific Cooperative Youth Summit, participants engaged in plenary sessions, learning sessions, Hands-on-activities, interactive sessions and Community immersion, that covered a wide range of topics.

The outcomes and achievements of the summit include:

1. Knowledge Exchange: Participants shared best cooperative practices and success stories from their respective regions, enabling cross-learning and promoting innovative approaches to common challenges.
2. Networking: The summit provided a valuable networking platform, allowing participants to build

connections with like-minded individuals and organizations that share similar values and goals.

3. Initiatives and Action Plans: the APCYS 4.0 summit, focusing on key areas such as sustainable development, climate action, gender equality, and digital innovation. The summit encourages youth for actionable plans to address pressing issues and create a positive impact in their communities.
4. Empowerment: Through inspirational talks and workshops led by experienced mentors, the youth gained valuable insights into leadership, project management, and advocacy, empowering them to drive positive change in their societies.

The Cooperative Youth Summit stands as a testament to the power of youth-led initiatives in driving global progress. By fostering cooperation, nurturing leadership skills, and promoting cross-cultural understanding, this gathering has undoubtedly sown the seeds of positive change. As these young leaders return to their countries with renewed enthusiasm and a shared vision, the impact of the summit will continue to ripple across borders, shaping a more inclusive, sustainable, and prosperous world for all.

Abhishek Kumar

Participant-APCYS 4.0
DGM-NYCS Ltd.

Asia Pacific Cooperative Youth Summit (APCYS 4.0)

The Asia Pacific Cooperative Youth Summit (APCYS) gathered over 185 young people from 18 countries in Sabah, Malaysia. The fourth edition of the summit, which was held from 27-30 July, was organised by the International Cooperative Alliance Asia Pacific (ICA-AP) in collaboration with its Committee on Youth Cooperation (ICYC) and hosted by the Malaysian National Cooperative Movement (Angkasa).

The summit was supported by the Ministry of Entrepreneur and Cooperatives Development, Malaysia and Malaysia Cooperative Societies Commission, and the Sabah Tourism Board. Datuk Ewon Benedick, Malaysia's minister of entrepreneur and cooperatives development, said during the Opening Ceremony: "This summit will be one for us to share our thoughts and exchange ideas on how to chart our journey forward in furthering sustainable lifestyles, especially ones that put youth as central to the growth of co-operatives, and this cultural exchange will help them in furthering the co-operative spirit in their countries."

Team NYCS was privileged to pledge their representation at the APCYS 4.0 at Sabah, Malaysia. "Giving - Sharing - Contributing" are a few of the core Indian cultural values. National Yuva Cooperative Society Ltd. (NYCS), India were glad to share the little 'Made in India', 'Made by Indians', 'Made by Cooperatives' gift with all the participants of APCYS 4.0. This memento was from the candidates trained by NYCS at NYCS-KOVIDA Skill Development Centre, New Delhi.

A Master class on Statutes & Bye laws of Cooperatives was conducted by CA. Prakruti Upadhyay / Pandya, Director, NYCS Ltd. The summit was an enriching



and great learning experience. We thus had the pleasure to represent Indian Cooperative Movement and interact with participants at the breakouts learning sessions. The APCYS 4.0 summit was for community immersion and hands-on experience of local cooperatives in Malaysia as well! TeamNYCS participated in all the activities, right from trash collection, snorkelling, tree plantation, learning local music, cultural dance performance and cooking activities with residents and inmates at home stay. The APCYS 4.0 Summit, or shall we call it the Grand Finale, was indeed, exceptionally grand! Our Director, Prakruti Upadhyay had been given the Prestigious responsibility of being one of the Jury Members for the Cooperative Pitch Competition.

All-in-all, focusing on the role of youth and co-operation in furthering sustainable lifestyles, the summit looked at youth-led sustainable practices and ventures. Delegates were offered first-hand experience of cooperative activities through community immersion sessions, and there were networking opportunities with peers from the region's co-op movement. The summit also featured the COOP Pitch competition where young people could develop and pitch co-op business ideas. Cash prizes, organisational support and direct access to key partners to develop,

validate and implement their ideas were awarded to the top three teams.

The event concluded with the address by Malaysia's Hon. Deputy Prime Minister Zahid Hamidi. In his address, Mr. Hamidi said, "I strongly believe that youth participation in cooperatives can be a catalyst for their personal growth, leadership skills, and community engagement, while fostering sustainable and ethical business practices that benefit society at large". He further said, "When youth engage in cooperatives, it generates a positive impact on the economy, the environment, and the overall well-being of communities. During his speech, he outlined five compelling reasons for youths to pursue businesses through cooperatives which included Empowerment and Ownership, Skill Development, Entrepreneurial Experience, Community Engagement and Networking and Collaboration."

TeamNYCS had an opportunity to interact with the Hon. Deputy Prime Minister of Malaysia and exchange thoughts on cooperative movement in India.

TeamNYCS also expressed their humble gratitude to Shri. Datuk Seri Dr. Abdul Fattah Abdullah, President Ankaasa and Vice President of ICA-AP for managing the entire summit flawlessly as well as for their Exceptionally warm Hospitality.

Glimpse of APCYS 4.0, Sabah, Malaysia



Skill Development

Skill Development is the process of identification of the skills gap in youth and providing skilling training & employment benefits to them. Skill development programs aim to acknowledge the ability of the youth and extend their support by serving them with the proper guidance, infrastructure, opportunities and encouragement that help them achieve their ambition. Education and skills are essential for everyone and they both walk hand in hand in everyone's career journey. They are the root behind the economic growth and community development of a country. Therefore, both central & State government are continuously making efforts to provide skill development to the youth with their skilling partners around the country.

The Skilled manpower which India can provide to the world and deploy in various sectors for its own industrial growth holds immense potential. NYCS aims to provide the entire value chain from skill development Programme, entrepreneurship promotion, incubation/Placement assistance to linking to financial institutions, handholding and mentoring for enterprise creation.

NYCS Ltd has implemented Short Term Training (STT), Recognition of Prior Learning (RPL) and Special Project under PMKVY. The first Non-Government Special Project "Kaushalya Setu Abhiyan" was bagged by NYCS Ltd. where in around twenty-five thousand 10th dropout students of Maharashtra

state would be provided skill training programs and would be accordingly linked to apprenticeship or vertical mobility in MCVC or allied courses. The project is implemented across 111 training centers in 34 districts of Maharashtra.

NYCS -KOVIDA has undertaken various CSR projects with BARTI-Babasaheb Ambedkar Research & Training Institute, Mahanagar Gas Ltd, Maharashtra Natural Gas Ltd, Indraprastha Gas Ltd. We also counselled ONE LAKH students under the 'Skill Saathi' program in 10 states.

NYCS Conducting a Training programme at Delhi & Ghaziabad under the CSR Initiative of Indraprastha Gas Ltd (IGL).





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Mr. Satishrao Kakade Deshmukh
Chairman

Nationwide Training/Capacity Building/Interaction programme for Yuva Co-operators of NYCS

A Nationwide Training/Capacity Building/Interaction programme for Yuva Co-operators of microfinance vertical of National Yuva Cooperative Society Ltd. Commenced on 22nd and 23rd April 2023 in Pune and 4th, 5th and 6th July 2023 in Aluva, Kerala.

Hon. Dr. Bhagwat Kishanrao Karad, Minister of State, Ministry of Finance, Government of India, inaugurated the interaction session of the training programme in Pune. Dr. Karad during his interaction with the Yuva cooperators of NYCS Ltd. from as many as 5 states of India mainly focused

on making the wings of the Youth strong by extending them all necessary assistance by way of technical, academic & financial support via different schemes of the Union Government in existence as of now. Dr. Karad was also delighted by the idea put forth by Pro. V.C. Dr. Sanjeev Sonawane of commencing a R&D Centre for taking forward the cooperative movement in a more scientific way. The dias was shared by Shri Rajesh Pande, Chairman-Managing Committee, NYCS, Dr. Sanjeev Sonwane, Pro VC-SPPU, Shri. Ravindra Shingnapurkar, Member of Management Council-SPPU, Dr. Mukund Tapkir, Head, PVPC-SPPU, Shri

Praful Pawar, Registrar-SPPU. Smt. Prakruti Kshitij Pandya, Director-NYCS opened the session by briefing the participants about the Programme. Shri Hiren Madhusudan Shah, Director-NYCS, Shri Balu Gopalakrishnan, Director-NYCS and Shri Ramchandra Kulkarni, CGM-NYCS were present during the session.

The Training/capacity Building/Interaction programme concluded by the lecture delivered by Shri. Sushil Jadhav, Zonal Manager, Lokmanya MSCS wherein Shri Jadhav narrated some success stories, career stories,



growth stories & challenges ahead to MSCS which were of great help to the participants in following the path ahead. Among the dias shared were dignitaries Shri. Rajesh Pande, Chairman-managing committee-NYCS & Dr. Mukund Tapkir who also shared their views during the interaction.

Hon. V. Muraleedharan, Minister of State for External Affairs & Parliamentary Affairs and Founder President of NYCS inaugurated the interaction session of the training programme in Aluva, Kerala. NYCS Director Smt. Prakruti Kshitij Pandya and Adv. Balu Gopalakrishnan, CGM Dr. Ramachandra

Kulkarni was present in the Programme. The Presidents, Secretaries, MC Members and Branch Managers attended the Programme. The Outstanding performing branches – Palakkad, Kannady, Kottayi & Theni were felicitated by the NYCS Management.



Success Story- NYCS, Kottayi Branch

Kottayi, a place which is about 20 km from the Palakkad city limit and most of people engaged in agriculture related activities. There was a proposal from the branch team in 2016 to have a NYCS branch in the area. The initial approach towards the starting process and share mobilization was very good. Branch team mobilized share capital of Rs.6 lakhs with in 3 months which was a precursor to the branch performance. Kottayi branch has started operations on 25th March 2017 inaugurated by Shri. V Muraleedharan ji.

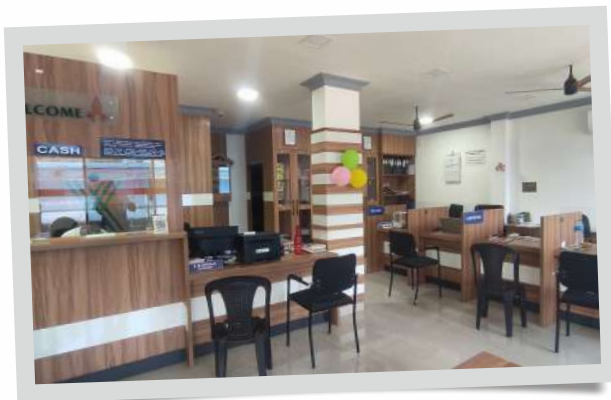
Kottayi was one of the fast-growing branches until 2020. But the outbreak of Covid 19, Kottayi also badly affected in terms of business and recovery. Regional Office conducted meetings with various branches and arrived at a decision that for the survival of Jana Nidhi branches

only possible with findings of new ways of business avenues. Regional office was in search of products which suits NYCS branches. Finally decided to introduce Gold Loan at selected centres. Regional Office has started talking with branches who are willing to start the new product. Meantime Kottayi team has conveyed a novel idea of Customer Lockers along with the Gold Loan scheme. The budget submitted by Kottayi team to implement Gold Loan & Customer Lockers in the new office premises was Rs.16 lakh which is a new precedent in the NYCS history. Heated debates were going on in this regard and the proposal was thoroughly studied by regional office and found that is viable for the branch. Head office given approval for the project and branch started its process in a professional manner. Finally branch got 2 new

products – Gold Loan & Customer Locker in their basket.

Inaugural function of the new office premises was conducted on 15th May 2022 by Shri. V Muraleedharan ji. In the inaugural function the 2 products were launched. Kottayi team has built the office premises with latest amenities and NYCS may take this as model branch / bench mark for other new branches. In June 2022, Regional Meeting was conducted and National Directors, HO team and branch Presidents, Secretaries and Managers attended the meeting.

Kottayi branch approach was positive and they mobilized more than 1.76 Cr deposits during the FY 2022-23 and disbursed Gold Loan of Rs.1.30 Cr within 7 months. This was possible because of the dedicated working of M C Members and their vision.



Success Story – NYCS, Kannady Branch

Kannady branch has started its operations as a sub-centre of Palakkad branch on 09.04.2013. In 2015 sub-centre has elevated and designated as independent branch. During these years Kannady branch has come across various success stories of its customers. After the outbreak of Covid 19, most of the Jana Nidhi branches badly affected in terms of business and recovery. Regional Office conducted meetings with branches and arrived at a decision that for the survival of Jana Nidhi branches, some products and services to be included in our baskets. What will be the products to be introduced and that too suitable for branch conditions. Finally decided to introduce Gold Loan at selected centres. Regional Office has started talking with branches who are willing to start the new products. Simultaneously Regional office has discussed and submitted a detailed proposal to Head Office to implement Gold Loan at selected branches.

Kannady branch taken up the Gold Loan matter positively but lot of hurdles faced. Major hurdle was the structure of the premises which branch was operating



that time. Branch was on the 1st floor of the building and not strong enough to built a strong room in the floor. Building owner was opposed when we communicated the subject. Discussions were going on that time and finally decided to shift branch office to a new premises.

Branch team found a place which was about 1.5 km from the existing branch office and more suitable for branch customers. Branch submitted proposals not only for Gold Loan but Customer Lockers also. The proposal was thoroughly studied by regional office and found that is viable for the branch. Head office given approval for the project and branch started its process in a

professional manner. Finally branch got 2 new products – Gold Loan & Customer Locker.

It was decided to conduct Inaugural function of the new office premises and Customer Meet on 22nd January 2023. Shri. V Muraleedharan ji launched the 2 products and was Chief Guest for the Customer Meet programme. More than 250 customers were attended and memento was presented to them.

After the inaugural function on 22.01.2023 Management Committee Meeting was conducted at the new office premises and National Director Adv Balu G Nair presided the same. Various points discussed in connection with new office and business plan for the coming months. It was unanimously decided by the branch team to mobilize Rs.1 Cr before 31st March 2023 – i.e., within 2 months.

All those actions normally reflect positivism and Kannady is one of the rarest branches where 100% M C Members present for the branch M C Meetings. The average age of the M C Team is more than 75 years but that doesn't reflect in their workings. All M Cs are energetic and enthusiastic and eager to know the latest up-dations in the banking sector. This dedicated and committed workings have resulted the backing of the branch success story.





युवा भविष्य की कुंजी हैं। युवाओं से देश को बहुत उम्मीद है। सही मानसिकता और क्षमता के साथ युवा राष्ट्र के विकास में योगदान दे सकते हैं। युवा शक्ति हमारे राष्ट्र के गौरव है तथा हमारे राष्ट्र को विकास और उन्नति की ओर ले जाने के लिए एक सक्षम शक्ति है। युवा भारतीय आबादी का लगभग 65% हिस्सा बनाते हैं। इस देश में युवाओं ने अपनी कड़ी मेहनत और प्रतिभा से उत्कृष्ट प्रदर्शन किया है और देश को गौरवान्वित किया है। युवा शक्ति राष्ट्र का प्राण तत्व है। वही उनकी गति है, स्फूर्ति है, चेतना है। युवाओं की प्रतिभा, पौरुष, तप, त्याग और गरिमा राष्ट्र के लिए गर्व का विषय है। युवा वर्ग का पथ, संकल्प और सिद्धियाँ राष्ट्रीय पराक्रम और प्रताप के प्रतीक हैं। उनकी शक्ति अमर है। भारतीय युवाओं में ज्ञान की प्यास है और नई चीजें सीखने में आनंद आता है। हमारे देश में युवा विज्ञान, तकनीक, खेल हर क्षेत्र में उत्कृष्ट प्रदर्शन करते हैं। युवा समाज के आधार हैं। युवा का विपरीत वायु होता है। एक युवा में वायु की शक्ति होती है।

युवाओं का गौरवशाली इतिहास

युवाओं ने कई गौरवशाली इतिहास रचे हैं। युवा शक्ति की देश-सेवा, समाज सेवा और विश्व कल्याण की गाथाएं इतिहास के पन्नों पर स्वर्णक्षरों में अंकित हैं। आदिकाल से युवाओं ने ही भारतीय संस्कृति को विश्व तक पहुंचाया है। हमारे आराध्य आदि गुरु शंकराचार्य जी ने युवा अवस्था में ही वेदांत की शिक्षा पाकर लगभग 36 हजार किलोमीटर क्षेत्रफल वाले अखंड भारत की पद यात्रा करके भारतीय ज्ञान चिन्तन के चार क्षेत्र ब्रह्मिनाथ, जगन्नाथपुरी, द्वारका, रामेश्वरम

स्थापित कर ज्ञान की अविरोध ज्योत जलाई थी, जिस ज्योतिपुंज के वाहक स्वामी विवेकानंद ने 11 सितम्बर 1893 को शिकागो की धर्म सभा में महिमामंडित किया था।

कालजयी वंदेमातरम के रचयिता भी एक युवा बंकिमचंद्र जी ही थे। युवाओं के हाथ में निर्माण भी होता है और विनाश भी रहता है 1857 का संग्राम युवा रानी लक्ष्मी बाई, मंगल पांडे के बलिदान की अमिट गाथा हैं, वहीं आजादी का महासंग्राम जहाँ युवा गांधी के सत्याग्रह के लिए जाना जाता है, वहीं भगत सिंह, चंद्रशेखर आजाद, राजगुरु, सुखदेव, अशाफकुल्लाखाँ आदि जैसे कितने युवा थे जिनके अस्त्रों से अग्नि की ज्वालाएँ फूटती थीं। उनके शौर्य और बलिदान की अमर गाथा हैं ये। युवा लोकमान्य तिलक ने पुणे के दगडू हलवाई के यहाँ 1893 में गणेश प्रतिमा की स्थापना के साथ ही "स्वराज हमारा जन्मसिद्ध अधिकार है" का उद्घोष करके ब्रिटिश सत्ता को चुनौती दी थी, जिसे बाद में बंगाल की तरुणाई नेताजी सुभाषचंद्र बोस ने "तुम मुझे खून दो, मैं तुम्हें आजादी दूँगा" का आह्वान करके युवाओं की "आजाद हिंद फौज" बनाकर इतिहास रचा।

भारत भूमि युवाओं की कौशल भूमि रही हैं। भारतीय युवा आर्यभट्ट, रामानुजम के गणित के सिद्धान्त विश्व की धरोहर हैं। केवल 14 वर्ष की अल्पायु में ही सन्त ज्ञानेश्वर ने श्रीमद्भगवद्गीता पर पूर्व भाष्य लिखकर सबको चमत्कृत कर दिया था। युवा मेजर ध्यानचंद कपिल देव, सचिन तेंदुलकर सौरभ गांगुली, महेंद्र सिंह धोनी, नीरज चोपड़ा अभिनव बिंद्रा, मैरी कॉम, की प्रतिभा से खेल परिसर गुंजायमान हैं। वहीं भारतीय जाबांज सिपाहियों की सर्जिकल स्ट्राइक ने एक युवा भारत की शक्ति को विश्व के सामने प्रस्तुत किया।

भारत सरकार ने कोविड का सफलता पूर्वक सामना भी देश की युवा शक्ति के बल पर किया था। लाकडाउन के दौरान प्रवासी श्रमिकों को भोजन, पानी, आवास, गाड़ी आदि की सुविधाएं देश के युवाओं ने ही अपनी जान की परवाह ना करके की थी और स्वदेशी वेक्सिन का सफल और कम समय में परीक्षण भी युवा वैज्ञानिकों ने ही किया। भारतीय युवाओं के मैनेजमेंट के सामने आज पूरा विश्व नतमस्तक हैं। ये युवा प्रबंध का ही कमाल है कि 14 जनवरी 2021 से 31 अगस्त 2022 के 18

महीनों में ही देश में दो सौ करोड़ वैक्सीन लगना एक चमत्कार है।

भारत में युवा सशक्तिकरण

युवा सशक्तिकरण का प्राथमिक उद्देश्य युवाओं को अपने संबंधित क्षेत्रों में उत्कृष्टता के लिए प्रयास करने के लिए प्रेरित करना और उन्हें विकास प्रक्रिया में सबसे आगे लाना है। इससे राष्ट्र के निर्माण के लिए अपार युवा ऊर्जा का उपयोग किया जाएगा। युवा सशक्तिकरण का उद्देश्य राष्ट्रीय एकता, साहसिक कार्य, युवा नेतृत्व और व्यक्तित्व विकास, किशोरों का विकास और सशक्तिकरण, तकनीकी और संसाधन विकास को बढ़ावा देना है। युवा प्रतिभा को सशक्त और प्रोत्साहित करने के लिए सरकार द्वारा राष्ट्रीय युवा नीति शुरू की गई थी। इस तरह की पहल के माध्यम से युवाओं की क्षमता को सही दिशा में निर्देशित किया जाता है जो पूरे देश को मजबूत करने में सहायक सिद्ध होता है। युवा सशक्तिकरण में निवेश करने का इससे बेहतर समय कभी नहीं रहा।

हमारे प्रधानमंत्री श्री नरेंद्र मोदी ने 15 अगस्त, 2015 को अपने स्वतंत्रता दिवस के संबोधन में, आर्थिक सशक्तिकरण और रोजगार सृजन के लिए जमीनी स्तर पर उद्यमिता को बढ़ावा देने के लिए अपने गेम चेंजर अभियान "स्टार्ट-अप इंडिया" स्टैंड-अप इंडिया का अनावरण किया था। डॉ. बाबासाहेब भीमराव अंबेडकर की 125 वीं जयंती के उपलक्ष्य में शुरू की गई स्टैंड-अप इंडिया योजना 2022, अनुसूचित जाति, अनुसूचित जनजाति और महिला उद्यमियों के रूप में लोगों के रेखांकित क्षेत्र तक पहुंचने के लिए संस्थागत ऋण संरचना का लाभ उठाना चाहती है, ताकि उन्हें राष्ट्र की आर्थिक वृद्धि में भाग लेने में सक्षम बनाया जा सके। इसी तरीके से सहकारिता के क्षेत्र में, कृषि के क्षेत्र में युवा किसानों एवं उन्नत किसानों के लेकर भी अनेक योजनाएं चल रही हैं। प्रधानमंत्री के दृष्टिकोण और मार्गदर्शन के अनुसार, युवा कार्यक्रम और खेल मंत्रालय देश भर में युवा विकास और सशक्तिकरण के लिए योजना के तहत कार्यक्रमों को लागू कर रहा है। इसका उद्देश्य युवाओं आत्मनिर्भर बनाना है क्योंकि आत्मनिर्भर युवा एक-दूसरे से सीखनकर, नए अवसर व संसाधन खोजने तथा आत्मविश्वास एवं क्षमताओं का निर्माण करना सिखाती है।

इस देश में युवाओं को सशक्त बनाना महत्वपूर्ण है, उनके व्यक्तिगत और व्यावसायिक कौशल और ज्ञान का विकास करना, उनकी छिपी क्षमता को जगाना। इसका उद्देश्य उन्हें समाज की समस्याओं से अवगत कराना और उन्हें यह सिखाना है कि वे समस्याओं को दूर करने में कैसे योगदान दे सकते हैं। अध्ययनों से पता चलता है कि योजना और निर्णय लेने में युवाओं की भागीदारी जो खुद को और दूसरों को प्रभावित करती है। जैसे स्कूलों, स्थानीय सरकारों और संगठनों की संरचना, संस्कृति और प्रोग्रामिंग बहुत मजबूत होती है जब युवा इसमें शामिल होते हैं – न केवल उपभोक्ताओं या लाभार्थियों के रूप में, बल्कि विकास और निर्णय लेने में भागीदार के रूप में।

युवा सशक्तिकरण की आवश्यकता

युवाओं सशक्तिकरण इसलिये जरूरी है क्योंकि सही मार्गदर्शन देकर हम युवा की ऊर्जा का समाज, राष्ट्र विकास में सकारात्मक उपयोग करके राष्ट्र को सक्षम, सशक्त बनाने के साथ ही साथ युवाओं को जिम्मेदार भी बना सकते हैं। युवा सशक्तिकरण इसलिये जरूरी है क्योंकि इन्हें देखकर किशोरों को भी प्रेरणा मिलती है। युवाओं को लाभार्थी बनने के बजाय देश के विकास में सक्रिय भूमिका निभानी चाहिए। युवा दिमाग को सशक्त और प्रोत्साहित करने के लिए सरकार द्वारा राष्ट्रीय युवा नीति शुरू की गई थी। इस तरह की पहल के

माध्यम से युवाओं की क्षमता को सही दिशा में निर्देशित किया जाता है और बदले में, पूरे देश को मजबूत करने में मदद करता है।।

युवा सशक्तिकरण के कुछ लाभकारी परिणामों में सशक्त और कुशल युवा, वंचितों के लिए स्वस्थ और उच्च गुणवत्ता वाला जीवन, युवाओं की आत्म-प्रभावकारिता और बेहतर सामाजिक कौशल, राष्ट्रीय विकास, उद्यमशीलता, युवा समुदायों द्वारा सरकार पर कम निर्भरता शामिल हैं। युवाओं द्वारा तकनीकी और व्यावसायिक कौशल अधिग्रहण को अपनाने से अर्थव्यवस्था में कौशल की कमी को दूर किया जा सकता है और साथ ही युवाओं को स्व-रोजगार और पूरी तरह से लगे रहने के लिए साधन प्रदान किया जा सकता है। युवाओं को सशक्त बनाने से देश की बढ़ती बुनियादी ढांचे की जरूरतों को पूरा करने के लिए आवश्यक उच्च गुणवत्ता वाले तकनीकी कौशल की आपूर्ति भी बढ़ सकती है।

युवा बेरोजगारी, गरीबी और भूख अब वैश्विक मुद्दे हैं जिनसे दुनियाभर की सरकारें और साथ ही अंतर्राष्ट्रीय निकाय निपटने की कोशिश कर रहे हैं, क्योंकि युवा आज का नागरिक है उसके द्वारा किया गया कार्य ना केवल वर्तमान पर बल्कि भविष्य को भी सुरक्षित करेगा। युवा सहकार के माध्यम से देश में विकास की नई इबारत लिख रहे हैं।

फूड कोर्ट, अतुल्य चाय, ऑनलाइन डिलीवरी एप्स युवा तकनीक का ही कमाल है। कर्नाटक, महाराष्ट्र में युवाओं ने सहकारिता के माध्यम से कृषि, फल, क्षेत्र में जबरदस्त तरक्की की है। सहकार बिना जीवन नहीं और युवा बिना सहकार के सम्भव नहीं।

युवा देश का कर्णधार है जिन्हे देश का संचालन करना है। अपनी शक्ति, सामर्थ्य और साहस से देश को "परम वैभव" तक पहुंचाने का दायित्व युवाओं को स्वीकारना है। युवाओं का ऊर्जा जीवन, यश, पराक्रम अपराजेय, आस्था अडिग और संकल्प अटल होता है।

आइए हम सभी युवा सशक्त होकर सकारात्मक ऊर्जा के साथ मिलकर राष्ट्र को सशक्त बनाएं

चंद्रशेखर पटेल
प्रदेश प्रभारी (एन.वाय.सी.एस)
मध्यप्रदेश



Happy Man's Shirt

Well, we all know the story of **"The Happy Man's Shirt,"** a folk tale from Scotland, and later recreated in many civilizations / cultures.

"The Shirt" here maybe symbolizes materialism; it tells us that happiness is not achieved by owning material things, but by being content with self, by dwelling in the present, by living in now. It tells us that, happiness cannot be taken or borrowed, or it can't be dependent on anything external. It's not outside in, it's inside out.

To me, it tells that, being happy' is noting but a simple conscious choice or a decision that one makes, with each breath.

Having done & said all this, is it that easy to practice? We all can say **'no'** in chorus. Can't we!

In the early hours of day-break, as I was working out in the society's gym (in-house gym of the residential complex where I stay), I found my happy-man.

Honestly, it's not a very happy state of mind for me –

(a) I feel bad that I have to compromise on sleep big time for accommodating exercise schedule, as this is the only way I can include work-out in my day,

(b) I feel bad for not having a gym-buddy which I would have easily had, had it been a regular commercial gym,

(c) I feel bad that this being an in-house establishment, it is not as well equipped as a regular gym.

These are my constants, but there are days when my mind decides to be little extra harsh on me & those days, it loads me with even more logical, stronger feel-bad reasons.

I struggle; I enter into a mortal combat with my mind, I try to balance it out by tearing my body apart with as heavy as I can lift, I try to balance it out by learning



to relish the alone time I get this once. These are my constants too, but there are no days when a floating log finds me, telling me,

(a) compromising sleep hasn't gone in vain at all; you are fitter than so many around, you are fitter than you could have ever imagined,

(b) unlike a regular gym, there are no queues here, no waiting for your turn,

(c) unlike a regular gym, there are no chances of you catching any contagious virus. Wow!! You are lucky one !!

I walk in sad, and I come out sore.

I walk in angry, and I walk out bruised. **Every single day.**

Do I take pride in it; no, I don't. I can't. I don't want to.

Today was different.

I assure you, I have absolutely no sense of technical music or musical instruments. Of-course, I have my playlists (for each mood, for every occasion), songs that I play on loop, Artists that I admire, instruments that I resonate with & secretly aspire to play, tunes that I hum, live performances that I can wager anything for, my set of fantasies associated with music, or should I confess musicians?

I believe, if almighty exists, and if He / She has to be compelled to transcend to the planet of the mortals, only Music can do so.

I effortlessly believe that **Tansen's** Ragas were not myths, that his music could get the pictures painted, bring the rains to land, light the fire, and if he sang an evening raag during daytime, the sunlight would diminish and it would look like its dusk already. I never had any challenge in believing this.

Today was different.

I hear the harmonica playing at some distance. Midst my futile combat & conditioning, I am confident that it is mobile's ringtone. I see no reason to check. Eventually, I am annoyed why this somebody is not answering the phone & not putting an end to this constant 'interrupting noise'!! I curse the mindlessness that humanity displays at large. I rage out to check.

I see this man, in his late 70s. I assure you, I have absolutely no sense of technical music or musical instruments. But, the sadness, the anger, the need to sore, the desire to get bruised, all are melted, I am not quite sure, by the music, or the man playing it.

I stand there still, taking utmost care



that my presence shouldn't be felt. I see the sunrays of the day-break, I see varied species of birds, I see the empty roads, I see the morning fog covering the plains, and I see all these every day; and today, I feel it.

It's a huge complex, a lot of residents across over -12- towers. How come I have never come across this happy-man earlier?! And, I think this cliché thought – **we want to explore the world, but we are totally unaware about our own neighbourhood. Such hypocrisy!**

Why is he sitting here & doing his music? The complex has -2- gardens & huge open spaces. More audience can relish

this there! Why would have he picked up this, actually **"the loneliest"** spot?! And, I think this cliché thought – **people who have such talents are so reluctant to share! One should be open to bestow!** I claim that I don't have any judgment left in me.

As he carefully winds up his little spread & is leaving, I call out to him [primarily because I wanted to associate a face with that music, also I wanted to recognize him (**or maybe him to recognize me**) when I see him next], **"Sir, it was amazing!! You made my day!! I wish I could listen to you more often. Thank you, Sir."**



Universe that misses out on a potentially flabbergasting tale? 'Not only the thirsty seeks the water, the water as well seeks the thirsty', how true is this then?

He smiles awkwardly & says, **"I am learning."**

I continue in enthusiasm (& ignorance), even as I see that he wants to leave, **"It was wonderful Sir!! I come daily to the gym. Usually there's no-body here."**

"I was sitting here as no-body would be disturbed by me", he says.

"B-bye Sir. Good-day. Thank-you!!"

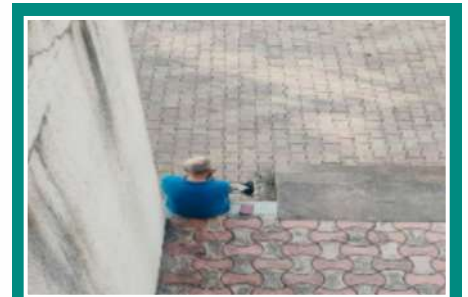
He doesn't respond & breaks himself free from me.

The damage had been done. I am no Moses (although he was definitely as close to the Divine as the Shepherd was). The guilt will stay with me, forever.

We all stay in the hard shells of our ego, ignorant of the collateral impairment that our pride does to the innocence around.

I guess, being unable to give, being unable to offer is no sin, it ain't no shortcoming.

However, being unable to receive definitely is; being unable to receive is a curse.



वजाह पुचोगे से उमर गुजर जाएगी,
कहा ना, बस अच्छे लगते हो, तो लगते हो |
वैसे भी, बेवजह है, तभी तो मोहब्बत है.
वजह होती, फिर तो साजिश होती ना ?

- Prakruti Upadhyay / Pandya