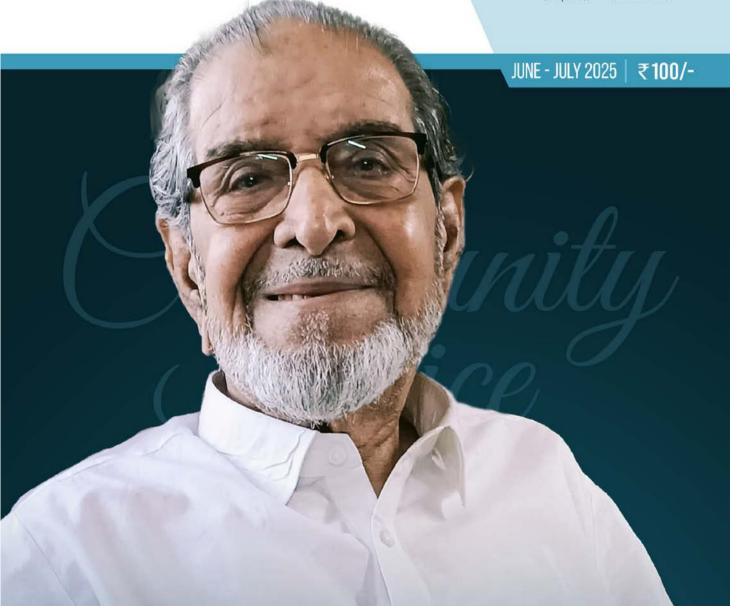






Nezim Shamsi

Danish Reyez (Research Scholar)



Mr. Ali M. Shamsi KHATEEB -E-KOKAN





Vol. 10, Issue 2



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Registered Address:

Maeeshat Media Pvt. Ltd.

1004, Marwa Tower, Noor Baugh, Mumbai - 400 009

Regional Offices:

Maeeshat Media Pvt. Ltd.

Shop No.20, First Floor, New Ideal Market, Opp. Ambaji Medical, Almas Colony, Kausa, Mumbra - 400612, Dist. Thane. (Maharashtra)

Maeeshat Media Pvt. Ltd.

46 D, Shridhar Roy Road, P.S. Tiljala, Kustia Road, Kolkata 700 039

Printed and Published by:

Danish Reyaz

Published from: 801, E-Wing, Wafa Park, Kausa, Mumbra 400612 Dist. Thane, (Maharashtra)

Printed at : Prachita Print Pvt Ltd 13, Markab Building, N.M. Joshi Marg, Near S Bridge, Byculla (W) Mumbai 400027.

RNI Title Code:-MAHENG13913

For advertisement, feedback and other queries write to: maeeshatmedia@gmail.com or call: 9320995687

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Editorial

From The Editor's Desk



By: Danish Revaz

It's not often that we come across someone who has been remarkably dedicated to community service for as long as seventy years—and still displays an undiminished and indefatigable spirit to carry on the mission. Ninety-year-old Ali M. Shamsi from Konkan, Maharashtra, is a veteran in the field of social service, having begun his journey at an early age of just twenty.

He is a man of deep perspective and transformative ideas, shaped by decades of lived experience. An educationist, social activist, realtor, and visionary institution builder, Mr. Shamsi is also a unifying force in the Konkan region, which has long been divided along various lines.

Having played a pivotal role in establishing organizations such as Markaz-e-Falah, Konkan Bank, Konkan Ambulance, and Konkan International, he has worked tirelessly to bring together the diverse communities of Konkan under one banner for their collective upliftment—particularly the poor and underprivileged.

Moreover, he is a man of language and letters—a dedicated patron and promoter of the Urdu language, an inspiring speaker, and a thinker par excellence. His impact is so profound that he is revered as Khateeb-e-Konkan.

Featuring his cover story is our humble attempt to highlight his extraordinary body of work for the upliftment of the needy and downtrodden. We hope to present his journey before our readers, who can only be inspired by a life marked by relentless hard work, sheer determination, and a focused vision—rising from a modest village background and overcoming every obstacle along the way.

Alongside Ali M. Shamsi's in-depth and compelling cover story, this edition features a range of engaging write-ups and articles—covering news, events, opinions, analyses, and topics of broad public interest. Every piece has been carefully curated to inform, uplift, and spark thought and reflection.

We hope you'll find this month's issue as engaging and inspiring as our previous ones—rich in insight and relevance, keeping you informed about the happenings in the world around you.

Your thoughts and feedback mean a lot to us, so please don't hesitate to share them. Now, without further ado, turn the page—and enjoy the read!

Thank you.

Cantill

Vidarbha Welfare Association, Mumbai's AASHIYANA-E-VIDARBHA: A Vision for Empowering the Vidarbha Community

Since its inception in 2003, the Vidarbha Welfare Association (VWA), a registered non-governmental organization based in Mumbai, has been a beacon of unity and progress for Vidarbhians settled in Mumbai, Thane, Navi Mumbai, and their suburbs. Founded and leaded by Janab Qasim Raza Sahab, former principal of Shaad Azam, Bhiwandi,

and Anjuman I Islam, Kurla, VWA has tirelessly worked to foster community development through education, healthcare, and social welfare initiatives. Now, VWA is poised to launch its most ambitious project yet: AASHIYANA-E-VIDARBHA, a multi-purpose community hub designed to empower Vidarbhians across generations by addressing their diverse needs.

Under the leadership of Qasim Raza Sahab and with the support of esteemed well-wishers such as the late Sami Khatib Sahab, Dr. Sadiq Patel Sahab, Taher Ali Sahab, Dr. A.R. Khan Sahab, Saifullah Khan Sahab, and others, VWA has earned widespread recognition for its impactful work. Over the past two decades, the association has organized educational counselling programs, medical camps, blood donation drives, and marriage bureau services,

alongside annual get-togethers that foster camaraderie and collaboration among Vidarbhians. Even during the COVID-19 pandemic, VWA demonstrated its commitment by

providing cooked food and rations to daily wagers and laborers in collaboration with local NGOs, including a daily kitchen initiative by VWA Santacruz to support the underprivileged.

The Vision of AASHIYANA-E-VIDARBHA



AASHIYANA-E-VIDARBHA is envisioned as a transformative hub that will serve as a cornerstone for education, health, skill development, and socio-economic progress. This

state-of-the-art facility will cater to the multifaceted needs of the community through the following initiatives:

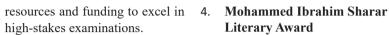
- ♦ Multi-purpose Function Hall: A versatile venue for cultural events, community gatherings, and celebrations, fostering unity and cultural pride.
- ♦ Hostel for Students and Job
 - Seekers: Affordable and safe accommodation for Vidarbhian students and job seekers arriving in Mumbai to pursue academic and professional aspirations.
 - Accommodation for Patients and Relatives:
 A supportive stay for those seeking medical treatment, alleviating the burden of healthcare-related travel.
 - A dedicated space equipped with resources for students preparing for competitive exams such as UPSC, MPSC, IIT, and MBBS.
 - ◆ Scholarship and Career Guidance Center: Offering financial aid and expert counseling to help students and professionals achieve their academic and career goals.
 - Skill Development and Training Center: Providing short-term courses to equip individuals with market-relevant skills for employment and entrepreneurship.
- Health Awareness and Service Camps: Promoting health education and delivering medical





assistance through regular health camps. high-stakes examinations.

- **Women Empowerment Center:** ♦ Creating opportunities for women through skill-building, education, and support programs to foster independence and leadership.
- **Zakat Collection Center:** Facilitating the collection and distribution of Zakat to support the underprivileged within the community.
- **Business Loan Assistance:** entrepreneurship Encouraging by offering financial support and guidance for starting new businesses.
- Medical Help and Scholarship Distribution Center: Streamlining aid for medical emergencies and educational scholarships to ensure inclusivity.
- Marriage Bureau and Marriage **Hall:** Providing dedicated services and a venue to facilitate marriages within the community with the support of Millat Marriage Bureau.Mumbai.
- **VWA** Office: Establishing centralized office to coordinate the association's activities and initiatives.
- Financial Assistance for Competitive **Exam Preparation:** Supporting aspiring candidates with



Late Sami Khatib Sahab

Encouragement for Providing **Entrepreneurship:** financial and advisory support to help individuals launch and sustain their own businesses.

Achievements and Activities of VWA

Over the years, VWA has built a remarkable legacy through its diverse initiatives, including:

Annual Get-Togethers: Bringing Vidarbhians together to connect, share resources, and strengthen community bonds.

Honours, Awards, and Prizes:

- Kokab-e-Vidarbha (Most influential award of Vidarbha)
- Sami Khatib Award (for Pharmacy)
- Qasim Raza Trust (P) Award (for Outstanding Students)





Taher Ali Sahab receiving Kokab-e-Vidarbha

- Literary Award
- Abdus Saeed Shirasgaonvi Award (for Retired Teachers)
- **Mohammed Umar Welfare** Trust Award (for Social Work)
- **Scholarships for Deserving Students:** Supporting academic excellence and accessibility.
- **Vocational and Educational** Guidance: Empowering youth with career-oriented advice.
- **Employment Assistance:** Facilitating job opportunities for Vidarbhians.
- **Medical Assistance and Camps:** Providing healthcare support through regular medical camps.
- Accommodation for Newcomers: Offering a safe haven for Vidarbhian newcomers to Mumbai.
- **Matrimonial Matchmaking:** Assisting families in finding suitable marriage partners.
 - Vidarbha **Database Directory:** Creating a comprehensive resource for community networking.
 - VWA Baitul Maal: Supporting the underprivileged through charitable initiatives.
 - **Competitions:** Organizing essay writing, baitbazi, and elocution contests to nurture talent



and creativity.

Well wishers and Associate **NGOs**

VWA collaborates with several likeminded organizations to amplify its impact, including:

- SIMA Khateeb Foundation
- Anjuman Islam, Mumbai
- Vidarbha Samajh Sangh
- Khidmat Trust, Mumbai
- Khaire E Ummat Trust, Mumbai

Aashivana-e-Vidarbha Project Team,

- Saifullah Khan Sahab (Industrialist, Team Leader & Former President VWA),
- Dr Nazimuddin Quazi (President VWA)
- Ashfaque Ahmed ShaikhSahab (Former, Town Planning Director PMC)
- Mohammad Afzal Sahab. (Former ,Vice President VWA & Team Member).
- Zubair Oureshi Sahab (Project Co-ordinator & Former Secretary VWA)
- Abdul Raheman Sahab

(Architect & Team Member)

- Masood Ali Sahab
- Aleem Shaikh Sahab

Call for Financial Support

The realization of AASHIYANA-E-VIDARBHA depends on the generous contributions of our community and supporters. Your financial support will fund the construction and operational costs of this vital facility, enabling VWA to deliver transformative services that empower Vidarbhians in education, health, and socio-economic progress. Every donation, no matter how small, will bring us closer to creating a stronger, more resilient community.

We earnestly appeal to you to join hands with the Vidarbha Welfare Association in this noble endeavor. Your contributions will ensure that AASHIYANA-E-VIDARBHA becomes a reality, providing a space that nurtures talent, supports those in need, and fosters unity and progress. To donate or get involved, please contact the Vidarbha Welfare Association at

VIDARBHA WELFARE ASSOCIATION MUMBAI

REGD. NO. 1386/2003 (G.B.B.S.D.) / F-26865 (Mum.) 80-G AABTV2112RF20214 (Valid From 2022-23 to 2026-27) PAN No. AABTV112R

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Add: Shifa Clinic, Masjid Road, Golibar, Santacruz (E), Mumbai - 400055 E mail: vwamumbai@gmail.com | Web.: www.vidarbhaassociation.org.in

VWA Building Fund Account Details



Bombay Mercantile Co. Op. Bank Ltd. Bank Name: Beneficiary Name: Vidarbha Welfare Association, Mumbai

Account Number: 025100100008927 BMCB0000025 (5th to 9th Characters are zero) IFSC Code:

Bank Address: Santacruz (W), Mumbai – 400055

Al-Ameen Mission:

472 Students Qualify for Free Medical Seats in Government Medical Colleges Across West Bengal



In a remarkable achievement that underscores its commitment to educational excellence and social upliftment, the Al-Ameen Mission in West Bengal has seen 472 of its students qualify for free medical in government medical colleges across the state in 2025. This milestone not only highlights the institution's rigorous academic programs but also its dedication empowering underprivileged Indian communities through quality education. Headquartered Khalatpur, Udaynarayanpur, Howrah, the Al-Ameen Mission has emerged as a beacon of hope for thousands of students, particularly

from economically disadvantaged backgrounds, transforming lives and fostering socio-economic progress.

Founded in 1986 by M. Nurul Islam, the Al-Ameen Mission began with a modest vision to provide modern education infused with moral values to just seven students. Today, it has grown into a sprawling network of 77 branches across 23 districts in West Bengal, educating over 23,000 residential students. The institution's philosophy is rooted in fairness, equity, and transparency, with a focus on uplifting poor and meritorious students.

By offering free or subsidized

education to 65% of its students 40% with half-free studentships and 25% with full-free studentships the Mission ensures that financial constraints do not hinder academic aspirations. The Al-Ameen Mission's success is not limited to medicine. Over the years, it has produced more than 5000 doctors (MBBS and BDS), 5,500 engineers, and numerous researchers, administrative officers, teachers, and professors. Its holistic approach combines academic rigor with a nurturing, residential environment that fosters discipline, confidence, and a passion for learning. The institution follows the curricula of the West Bengal Board of Secondary Education (WBBSE), West Bengal Council of Higher Secondary Education (WBCHSE), and CBSE, ensuring a robust educational foundation.

The National Eligibility-cum-Entrance Test (NEET) is one of India's most competitive examinations, determining admission to medical colleges nationwide. In 2025, 472 students from the Al-Ameen Mission cracked NEET, securing free seats in government medical colleges across West Bengal. This achievement builds on the Mission's consistent track record, A significant number of these qualifiers hail from backward districts such as

Murshidabad. Malda, South Parganas, and Birbhum. reflecting the Mission's reach into underserved The areas. success is a testament to the institution's a d v a n c e d teaching methods, dedicated faculty, and spiritual motivation.

which create an environment conducive to academic excellence. The Mission's residential institutes, numbering 77 across 23 districts, provide specialized NEET preparation, equipping students with the skills and confidence to compete at the national level.

The Al-Ameen Mission's achievements extend beyond academics, significantly impacting the socio-economic landscape of West Bengal. By producing doctors from economically challenged backgrounds, the Mission addresses the critical shortage of healthcare

professionals in rural and underserved areas. These future doctors, many of whom come from poor families, are likely to serve their communities, improving access to quality healthcare. Moreover, the Mission's charitable including initiatives, support for unemployed Muslims and scholarships for needy students from other communities, foster inclusive development. The institution's emphasis on an Islamic environment resonates with Muslim parents seeking quality education for their children in a culturally supportive setting. This unique blend of academic excellence and religious values has earned the more professionals in diverse fields and expanding its network of branches. By continuing to prioritize meritorious students from marginalized sections, the Mission seeks to drive systemic change, reducing educational and economic disparities in West Bengal and beyond.

The Al-Ameen Mission's 2025 NEET success is more than a statistic; it is a powerful narrative of resilience, determination, and collective effort. From its humble beginnings with a handful of students, the Mission has sparked what is aptly called the "Mission Movement," inspiring

communities prioritize education as a pathway to progress. 472 students prepare embark their medical journeys, they carry forward the Mission's legacy excellence and service, proving that opportunity and hard work, no

Mission accolades, including the prestigious Banga Bhusan Award in 2015.

Despite its successes, the Al-Ameen Mission faces challenges, including funding constraints and the need to expand its infrastructure to accommodate growing demand. The institution relies heavily on donations and Zakat to sustain its free and subsidized education programs. Scaling its model while maintaining quality will require strategic partnerships and increased financial support. Looking ahead, the Mission aims to further its impact by producing

dream is too big.

This achievement is a clarion call for other institutions to emulate the Al-Ameen Mission's model of inclusive education. By empowering the underprivileged, the Mission is not only shaping individual futures but also building a stronger, healthier, and more equitable society. Congratulations to the students, faculty, and supporters of the Al-Ameen Mission for this extraordinary milestone. May their journey continue to inspire and transform lives across West Bengal and beyond.

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Maeeshat Academy and The Sirri Saqti Foundation Celebrate Educators

at Home Tutor Excellence Awards 2025 in Kolkata



a heartfelt celebration of education's unsung heroes, Maeeshat Academy, Mumbai, and The Sirri Sagti Foundation, Kolkata, hosted the Home Tutor Excellence Awards 2025 at the elegant Hotel Ivory Inn, Kolkata. Themed "The Idea of Education in West Bengal," the event honored the transformative contributions of home tutors and featured an International Education Conference, uniting educators, scholars, and community leaders to champion inclusive and innovative learning. This landmark gathering underscored the critical role of grassroots educators in shaping

futures and fostering educational equity.

Honoring Exceptional Home Tutors

The Home Tutor Excellence Awards formed the heart of the event, recognizing tutors who have made profound impacts on students, particularly in underserved communities. The awards celebrated dedication, innovation, and the ability to inspire learning in personalized settings. Uzma Raffat, a postgraduate from Aligarh Muslim University and a civil services aspirant, won first prize for her exceptional commitment

to teaching. Junaid Kamal and Anwar Hussain secured second and third places, respectively, for their outstanding efforts in delivering tailored education.

The award recipients were selected by a distinguished panel comprising Mr. Abdul Rahim, Founder of The Sirri Saqti Foundation; Mrs. Afrin Golam, a prominent Kolkata-based social worker; Mrs. Arshiya Ahmed, Proprietor of Arshiya Kitchen; and Mr. Huzaifa Arshad, Founder of Career Designer 360. The panel evaluated nominees based on their ability to empower students, foster academic growth, and contribute to their communities without seeking personal recognition.

Danish Reyaz, Director of Maeeshat Academy, emphasized the vital role of home tutors, stating, "In today's dynamic and complex world, home tutors serve as indispensable partners to parents in nurturing the next generation. Their quiet dedication shapes not only individual futures innovative teaching practices, the role of mother-tongue education, and strategies for inclusive learning, drawing participants from diverse backgrounds.

Notable speakers included Engineer Faisal Masood from the USA, Dr. Syed Misbahuddin of Mimber Academy, USA, Mr. Mohammed Mohtashim, Founder of Tutorix,

MANUU, reinforced this perspective, stating, "Global evidence shows that prioritizing native languages enhances student performance. We must embrace this approach confidently to unlock our students' potential."

The conference featured dynamic sessions on global educational trends, inclusive teaching methodologies,



but also drives national progress." The awards highlighted the oftenoverlooked contributions of tutors who bridge educational gaps and empower students to achieve their potential.

International Education Conference: A Vision for Inclusive Learning

Complementing the awards ceremony, the International Education Conference brought together thought leaders, educators, and innovators to discuss the future of education in West Bengal and beyond. The conference focused on

Hyderabad, and Dr. Abdul Subhan, Director of Falcon Group, Bengaluru. Representatives from esteemed institutions such as Alhoda International School, Samaritan Mission, and Al Ameen Mission also contributed to the discussions.

Dr. Kafil Ahmad, Principal Incharge of MANUU Model School, highlighted the success of their unique CBSE curriculum taught in Urdu. He remarked, "Our students excel on par with their peers in other languages, demonstrating the transformative power of mother-tongue education." Dr. Faheem Ashraf, Assistant Professor at BA Evening College,

and grassroots innovation. Engineer Faisal Masood shared insights on best practices in global education, while panelists like Mohammed Mohtashim and Danish Reyaz, Director of Ibn e Mariyam Schools, explored strategies for supporting special needs education and fostering community inclusion. These discussions underscored the need for adaptable, student-centered approaches to address diverse learning needs.

Online Education Platforms: Tutorial Points vs. Tutorix

A key highlight of the conference was a discussion on the role of technology



in education, with a focus on two prominent online learning platforms: Tutorial Points and Tutorix. These platforms cater to diverse academic needs but differ significantly in their approach, content, and delivery.

Tutorial Points, as explained by Mohammed Mohtashim, Director of Tutorix and Tutorial Points, is renowned for its extensive repository of free tutorials covering subjects such as mathematics, science, programming, and professional skills. The platform's strength lies in its structured, text-based content, which includes examples, practice questions, and downloadable resources. This makes it ideal for self-paced learners who value concise explanations and quick reference guides. However, its lack of interactive elements, such as

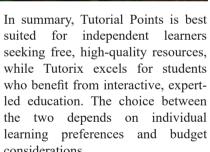
live classes or personalized feedback, may limit engagement for students seeking more dynamic learning experiences.

Tutorix, in contrast, emphasizes interactive and guided learning, particularly for school students. The platform offers video-based lessons, live doubt-solving sessions, and personalized study plans aligned with CBSE and state curricula. Its engaging visuals and expert-led classes simplify complex topics, making them accessible to a wide range of learners. While Tutorix requires a subscription, which may deter budget-conscious users, its focus on live support and adaptive learning sets it apart as a robust tool for students needing structured guidance.

suited for independent learners seeking free, high-quality resources, the two depends on individual considerations.

A Call to Action for **Educational Equity**

The Home Tutor Excellence Awards and International Education Conference served as a powerful call to action for educational equity. The event emphasized the need to mobilize youth as volunteer tutors and build a national network of educators to reach marginalized learners. Mr. Abdul Rahim of The Sirri Sagti Foundation eloquently captured this





mission, stating, "Home tutors are the silent warriors of education. This initiative honors their service and inspires others to join the mission of educational justice."

The event was supported by esteemed partners, including Al Ameen Mission, Falcon Group of Institutions, Mimber Academy, Tutorix, and Hotel Ivory Inn, whose collective efforts underscored the importance of making education a right, not a privilege. Chief Guest Dr. Abdul Subhan presented the awards, while Mr. Rafey Mahmood Siddiqui of Hotel Ivory Inn delivered a heartfelt vote of thanks, expressing gratitude to all participants and supporters.

Maeeshat Academy and The Sirri Sagti Foundation: **Catalysts for Change**

Maeeshat Academy, based in

Mumbai, is a pioneer in educational empowerment, offering tutoring programs, skill-building workshops, and career guidance tailored to underserved communities. The academy's commitment to fostering academic and professional growth has made it a trusted name in education.

The Sirri Saqti Foundation, located at 2 Rajmohan Street, Kolkata, drives social welfare through initiatives such as food distribution, educational outreach, and community development. Its role as a community cornerstone has amplified its impact, particularly in supporting marginalized populations.

The collaboration between Maeeshat Academy and The Sirri Saqti Foundation for the Home Tutor Excellence Awards 2025 and the International Education Conference exemplified their shared vision of science, commerce, and management

celebrating educators and advancing inclusive learning. The sophisticated ambiance of Hotel Ivory Inn provided a fitting backdrop for this landmark event, enhancing its significance and impact.

Spotlight on Falcon Group of Institutions

Dr. Abdul Subhan, Director of Falcon Group of Institutions, shared insights into the organization's contributions to educational excellence. For over 25 years, Falcon has been a beacon of academic achievement in Karnataka, India, with campuses in Bengaluru, Mangalore, Mysore, and other cities. The institution is renowned for its integrated coaching programs, preparing students for competitive exams such as NEET, IIT JEE, and K-CET, while offering robust Pre-University (PU) education in



including programs like BBA, B.Com, and BCA.

Falcon's student-centric approach blends rigorous academics with career-oriented training, supported by expert faculty, comprehensive study materials, and regular assessments. The institution has an impressive track record, having produced over 1,000 doctors and 10,000 engineers. Its crash courses for NEET and JEE are particularly popular, providing intensive preparation for aspiring professionals.

Falcon Beyond academics, emphasizes holistic development, fostering critical thinking, discipline, and leadership through modern facilities, including wellequipped labs, libraries, and digital learning resources. The institution's commitment to affordability ensures

that quality education is accessible to students from diverse backgrounds. With a vision to empower the next generation, Falcon continues to innovate, adapting to evolving educational demands and nurturing talent to transform aspirations into reality.

Looking Forward

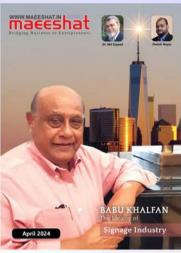
The Home Tutor Excellence Awards 2025 and the International Education Conference set a powerful precedent for recognizing grassroots educators and advancing educational equity. Maeeshat Academy and The Sirri Sagti Foundation plan to expand this initiative by integrating technology and community-driven programs to empower more tutors and students across India. By fostering collaboration, innovation, and inclusivity, they aim to create a national movement that ensures

every learner has access to quality education.

This event not only celebrated the achievements of home tutors but also sparked a broader conversation about the future of education in West Bengal and beyond. By honoring those who work tirelessly at the grassroots level and advocating for inclusive, innovative teaching practices, the Home Tutor Excellence Awards 2025 and the International Education Conference have laid the foundation for a more equitable transformative educational landscape.

Indian-American Entrepreneurs on Maeeshat Magazine Cover Page









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Mr. Ali M. Shamsi:

Khateeb-e-Konkan With a Legacy of **Seven Decades in Community Service**





By: Danish Reyaz



Mr. Ali M. Shamsi's name is etched deeply in the collective memory of Konkan region of Maharashtra. He is a revered figure across Konkan remembered as a guiding light for a land once burdened by educational neglect and poverty. Rising from humble beginnings in a remote village, he became a powerful symbol of hope and service for all of Konkan-a remarkable journey defined by steadfast grit and quiet determination. Now a nonagenarian, Mr. Shamsi stands tall as a pioneer in education and community welfare, having dedicated his life to empowering the marginalized, uplifting the underserved, and uniting people through wisdom and compassion.

From an early age, enduring hardship and limited resources, Mr. Shamsi knew he had to rewrite the script of an ordinary life. He was determined to rise above his circumstances and bring a committed leader devoted to the meaningful change to his people. Giving up—or fading into obscurity like many others—was never an option. With unwavering resolve, he set out to transform the otherwise

Konkan's inhabitants, long afflicted by adversity and backwardness.

The truly inspiring life of Mr. Shamsi stands as a testament to the power of unshakable belief and unwavering commitment to one's vision of bringing positive change to society regardless of the circumstances. His is a story worthy of being told to the world. What follows is a journey into the life of a man whose every phase, milestone, idea, and initiative has left a lasting impact on countless lives.

At the outset of this narrative, it must be acknowledged that before earning his distinguished reputation through seven decades of dedicated public service—spanning social work, education, literature, and real estate— Mr. Shamsi walked a path shaped by valuable life lessons. Each phase of his journey shaped him into a wiser, more compassionate individual and upliftment of his people.

Born in an Obscure Village

Mr. Shamsi was born on January 10, 1936, in the small village of Sai, located mundane and struggling lives of in Mangaon taluka of Kolaba (now



Raigarh) district. Nestled deep in the region's rugged landscape, the village was largely isolated, with residents forced to walk 15-20 kilometers just to buy food, procure essentials, or catch a bus to travel elsewhere. Despite these hardships, Sai had a close-knit community where people learned to be resilient and hardworking—values that later shaped Mr. Shamsi's journey and vision.

In Sai, schooling was available only up to Standard Four. After that, Mr. Shamsi had to move to Vohur in Mahad, where a new school had been established offering education up to Standard Seven.

He recalls that during his time, awareness about education was limited. Although a few schools were being established, they were sparse and often located far away. This distance proved to be a major reason why many children would drop out after just a few years of schooling.

According to Mr. Shamsi, his maternal uncle—a well-respected teacher and the headmaster of the school in Vohur—played a pivotal role in inspiring him. His uncle's dedication to teaching deeply influenced Mr. Shamsi and instilled in him a

determination to pursue education at any cost.

He also adds that since it was a boarding school, the first lesson he learned there was self-reliance which came in handy in later stages of his life. He says, "At a young age, I took care of my daily tasks on my own—washing clothes, cleaning my room, running errands, and occasionally helping the cook."

After completing his upper primary education, Mr. Shamsi joined Social Society High School in Morba, again a newly established institution focused on nurturing bright students. As part of its first batch, he excelled academically and passed his SSCthen comprising class eleven-with outstanding results. His remarkable performance earned him the top rank, with his name even making it to the newspapers. "I was fortunate to have exceptional teachers who helped me unlock my full potential. In those days, teachers were not just knowledgeable but also men of great character, shaping and inspiring students to pursue excellence," he gently remarks.

Chasing Hope in Mumbai

Being born in a small village with little to no infrastructure was a significant challenge for students seeking education. But not for Mr. Shamsi. Determined to learn, he first left his village to complete his schooling. Now, once again, he was leaving his birthplace to pursue further education. In 1955, he along with his elder brother, Abdur Rehman, he set out for Mumbai (then Bombay)—a city of dreams and opportunities.

Arriving in Mumbai, Mr. Shamsi didn't immediately enroll in college. "After SSC, most students of my era would start earning, and the idea appealed to me as well, so I began looking for a job," he recalls. "I used to travel across the city with a one-anna ticket, searching for job opportunities. Back then, I was eager to start earningnot out of compulsion, but out of a sense of responsibility to support my family. I willingly took on odd jobs, determined to bring home some money whenever I returned. However, at the back of my mind, I always knew that I had to join college and secure a respectable job, which wouldn't have been difficult given my strong SSC results.



Teaching by Day, Studying by Dawn

Following the initial odd jobs stint, Mr. Shamsi soon got the opportunity that picked his interest instantly. He had an offer of joining as teacher in a primary school which he gladly accepted after the advice from his elder brother whom he held him in high esteem.

"It was also a passion that I used to harbour since my early days, because I considered teachers to be the true torchbearer of society. Also, I was fortunate to have great teachers whose knowledge, dedication, and integrity left a deep impact on me. Their influence sparked a desire in me to follow in their footsteps and strive to be an educator who could inspire others just as they had inspired me,"

Mr. Shamsi explains.

At the start of my career as a teacher I devoted my blood and sweat into it. Even I enrolled myself in a morning college for my graduation since in day-time I worked as a teacher.

In addition, I supplemented my income by tutoring students. He recalls, "It was my elder brother who suggested I start tutoring in my free time. In the beginning, I walked over a kilometer to teach three students, earning ten rupees—a decent extra amount for my time in 1955, which made a real difference."

A Caring Elder Brother, a Guiding Light

Mr. Shamsi considers himself fortunate to have had an elder brother who left a lasting impact on his life.

He believes an elder brother is a blessing from God—a guiding force and a mentor who shapes the lives of his younger siblings.

It was his elder brother, Abdur Rehman, who steadied the course of his life, inspiring him to work hard and strive for success. "Whatever little I have achieved in life, and whatever is truly worthwhile, is largely because of the values I absorbed from him," he says.

In Mr. Shamsi's words, his elder brother was a brilliant student—hardworking, disciplined, and, above all, a man of wisdom and integrity far beyond his years. People addressed him as aap, a mark of respect, even when he was quite younger than them. In contrast, Mr. Shamsi was immature and mischievous, treating him in a casual, friendly manner calling him



tum. But one day, that was going to change forever.

"I still remember a night in Mumbai during our studies. I woke up around 3 a.m. and saw him deeply engrossed in his books, studying under the dim glow of a lantern. It wasn't the first time—I had often found him like that, awake in the early hours and studying, undeterred even by the biting cold of winter. That moment shifted something in me. I couldn't go back to sleep," he narrates vividly, "It made me realize the true meaning of hard work and the sacrifices required to achieve excellence. At the same time, I realized how good and responsible my elder brother was. Though we were only a year and a half apart in age, I now began to look up to him

with the same respect and admiration one would have for a father."

He then says, "I held him in so much reverence that when I started working, at the end of every month, I would hand over my salary to him. He managed it wisely, setting aside a significant portion for my future while allocating enough for my personal expenses and household contribution."

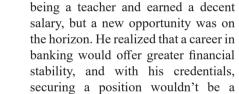
"My brother was always affectionate toward me, yet there was certain seriousness about him that commanded my deepest respect." Mr. Shamsi explains, "What drew me toward him was his ability to listen, understand, and offer advice without judgment. Whenever I needed guidance in life, he was the person I turned to. But, more than his words.

it was his discipline, values, and work ethic that set the benchmark for me."

He also remembers that his brother was a selfless man and cared deeply for him. He recalls, "My brother was such a bright student that he secured first position in his eighth, ninth, and tenth, but somehow couldn't achieve the same in eleventh. However, when I finally got serious—thanks to his inspiration—I secured the top rank in the eleventh. I felt a little guilty, but he was genuinely overjoyed at my success. That was the kind of brother he was," Mr. Shamsi shares, respectfully, with pride in his eyes.

A Leap Into Banking

Mr. Shamsi dedicated a decade of his life to teaching, pouring his heart



challenge either.

and soul into the profession. He loved

Mr. Shamsi explains, "My brother had instilled in me the belief that earning well through honest means is paramount since financial security not only brings stability but also gives us the ability to help others. So, drawn by a better financial prospect, I joined Union Bank in 1965, marking the beginning of a new chapter in my career."

With his characteristic dedication and efficiency, Mr. Shamsi quickly made a name for himself in his new career. Within two years, he was promoted to senior clerk. However, his most remarkable achievement during this

time was something different—the extraordinary feat of opening a Union Bank branch in his village at a time when banking services in rural India were scarce.

"I did it despite resistance from the villagers. Being conservative, they feared that depositing their money in a bank would reveal their wealth to others. Even at the official level, there was reluctance about opening a branch in a small village. But I stood firm in my vision and pursuit, convinced that it would bring immense benefits to the village community. Today, the same villagers who once opposed the idea are grateful, as the bank has transformed the village—enabling better financial management, encouraging savings, and paving the way for progress, all at a time when banking was largely seen as an urban privilege."

Establishing Konkan Bank

Mr. Shamsi didn't stop at that. Since

he has the way of how banking system work, he set his eye on another ambition, far greater than the previous. He dreamt of a bank dedicated to economic development of the Konkan region, which resulted in the establishment of Konkan Bank.

He says that setting up the bank wasn't easy, it took some time since I had to clear up bureaucratic hurdles and overcome the financial constraints. But since I was determined I received the support of likeminded people who came on board for this noble mission which came to fruition as per my ambition.

He explains that it was initially established as Ratnagiri Mercantile Co-operative Credit Society, which was rechristened as Konkan Mercantile Co-operative Bank Ltd., commonly known as Konkan Bank, in 1977 to reflect its broader operations in the entire Konkan region.

In my time, people were generally not keen on using banking services, and larger banks operated mostly in big cities, making access even more difficult for those in semi-urban and rural areas. As a result, local moneylenders exploited them in their times of need and desperation. So,

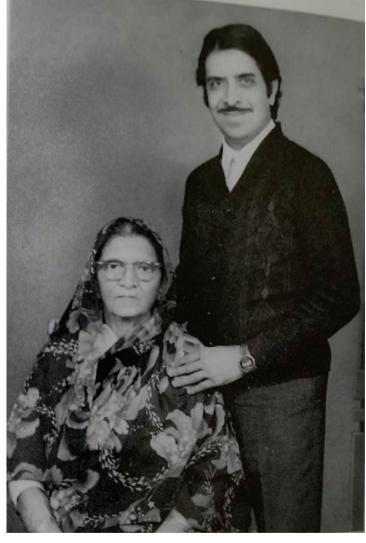
to bring them under the formal banking system. Konkan Bank was established primarily to support and mediumsmall sized businesses. Additionally, for provides loans housing, education, and agriculture, contributing to the region's economic development.

As its Chairman, Mr. performed Shamsi exceptionally, bringing visionary leadership and unwavering integrity the institution. Staying true to his lifelong commitment to community welfare and financial empowerment, championed policies that prioritized transparency, accessibility, and sustainable growth. His leadership helped transform the bank into a catalyst for regional developmentsmall supporting businesses. farmers,

artisans, and individuals who had long been excluded from mainstream banking. Under his guidance, the bank expanded its reach into villages and semi-urban areas, becoming a trusted financial partner for the Konkan region. In essence, his stewardship not only strengthened the bank's foundation and footprint

but also aligned its mission with the broader goal of empowering people and improving the financial fabric of Konkan.

"As the founding member and former Chairman, I was honored with a Lifetime Achievement Award last year



in recognition of my contributions to the bank," says Mr. Shamsi. "But more than the recognition, what brings me the greatest satisfaction is that even though I am no longer associated with it, the bank continues to perform well and uphold the principles on which it was founded."

Venturing Into Real Estate

Mr. Shamsi reflects that his interest and diligence, led him to work in various fields at different stages of his life, accumulating wealth of expertise and experience. Later in life, as his financial condition improved, he

aspired to do something significant that would be different from what he had been doing until now. He decided to venture into real estate.

"It was sheer optimism and self-belief that helped me embark on this new journey," recalls Mr. Shamsi. "To be honest, I didn't have sufficient funds to even consider it, given the enormous investment required in real estate. But I had a clear vision that the industry would soon boom, as India was on a path of development. I was determined not to miss the bus, so I took the leap-and succeeded by the grace of Allah Subhanahu wa Ta'ala."

Mr. Shamsi further explains that, as a father, he had a responsibility to provide a quality life and education for his children. He understood that financial security was essential to fulfill

this duty. Recognizing that financial instability could disrupt his peace of mind and hinder his social work, he ventured into the real estate business. This endeavor ensured his family's well-being while allowing him to continue his community service with an unburdened heart.

Community Service: His True Calling

Shamsi's Mr. i m p r o v e d financial status brought not only recognition but also deeper sense of responsibility. He explains that he had always been inclined toward community service. and as he became more financially secure, he felt even more committed

helping others—considering it his duty.

He says he never struggled to find a purpose in life, as he had one from the very beginning: to serve others. Born in an obscure village where people grappled with poverty, lack of education, and limited employment opportunities, the adversity around him instilled in

him a spirit of perseverance and resilience that came to define his industrious life and every endeavor. The hardships faced by those around deeply him influenced his commitment to the service of others.

He proudly says, "Nothing gives greater satisfaction



than helping others and providing them with opportunities to excel in their lives. After all, in the eyes of Allah, service to humankind is the highest form of worship."

One Konkan, One Community

The Konkan region has not only been known for its stunning coastlines and historical landmarks but also for its cultural vibrancy and rich tapestry of communities. Despite diversity, Konkan embraced long cohesive identity rooted in unity, pride, and brotherhood. However, over time, this spirit of togetherness began to fray, as the region experienced rising assertions of local identityoften influenced by disparities in

regional economic prosperity and a misplaced sense of superiority among certain clans and communities.

Discrimination against each other began to rise. Mr. Shamsi observed that people from one part of the region often looked down upon those from another, to the point where marriages across regional lines were virtually unthinkable. "As a Konkani

myself," he says, "these divisions— whether visible or subtle— have always troubled me. A community built on separation can never truly thrive or stay united."

On a personal level, Mr. S h a m s i consistently worked to bridge divides



among the people of Konkan through his speeches and writings. However, he recognized the need to give these efforts a concrete shape. A direct opportunity arose in 1959—and Mr. Shamsi made sure it didn't slip away.

He explains that a group of kasabs from Bengal—though very few in number—managed to overpower a large number of locals from Ratnagiri. The brawl erupted over a trivial matter, but the kasabs became violent, causing grievous injuries to many locals. The incident eventually went

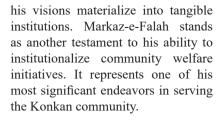
to court. At the same time, it led to a timely realization among the locals that they remain must united, lest exploit others their divisions. Shamsi, along with other distinguished from people Ratnagiri, met and deliberated forming society to this address need. From the very beginning, Shamsi Mr. that insisted

the society be named after Konkan, to encompass the aspirations of the entire region rather than just a part of it.

"My contention was that by naming it after Konkan, we could unite a broader spectrum of our people, encouraging them to think as one community and work collectively for the progress of the entire region," Mr. Shamsi explains. In the end, his vision prevailed, leading to the establishment of the Konkan Welfare Society—the first organization dedicated

to representing and advancing the interests of the entire Konkan community—with Mr. Shamsi serving as its vice president.

Building on this momentum, Mr. Shamsi launched new initiatives aimed at serving the Konkan region more deeply. Konkan Ambulance was introduced to address urgent healthcare needs, while Konkan International was founded to connect and strengthen the global Konkan diaspora. Through these efforts, he sought not only to provide essential



After years of dedicated to social service and activism in Mumbai, Mr. Ali M. Shamsi relocated to Nerul in Navi Mumbai in 19XX to pursue his real estate business. At that time, Navi Mumbai was an emerging township. Nevertheless, the challenges

faced by the underprivileged remain the same regardless location persistent cycles hunger. inadequate health and hygiene, limited to access education, and a lack of skills and employment opportunities, others. among Nerul was no different. Mr. Shamsi's fertile mind generated numerous ideas for the welfare of the people

here. However, he aspired to implement these ideas through an organization to ensure better execution and enduring benefits for the targeted population.

transparent operations.

istered charitable

th has since been
Initially supported by a handful of founding members and volunteers, education, skill
the organization now boasts over 550 dedicated members. This expansion to uplift the highlights the community's active

lives.

Donation funds.

underscores

underprivileged and transform their

To support its programs and initiatives

Markaz-e-Falah relies on the

donations from people in the form of

Islamic alms, Zakat (mandatory) and

Sadqah (voluntary) alongside General

In its inaugural year, Markaz-e-Falah

collected just ₹75,000 in donations.

Today, it raises approximately ₹75

lakhs annually—a reflection of the

community's growing trust and

commitment. This substantial increase

the

effective utilization of funds and its

organization's

participation and belief in the organization's mission.

"Most Muslims offer their alms on a personal level. However, we have been able to raise awareness by telling people that if this is done at the community level, the benefits of offering alms would yield better results in alleviating poverty and other social problems from the community." says Mr. Shamsi. "

As awareness has spread, people have increasingly pooled their donations into Markaz-e-Falah. This shift is also a reflection of the trust and credibility the organization has built over the years by using the funds with honesty and transparency to support a variety of socially beneficial programs, as discussed below.

Educational Program Overview

Markaz-e-Falah has prioritized education as a cornerstone of its community upliftment initiatives. Mr. Shamsi states that the organization initially supported 78 children from underprivileged families, covering their comprehensive educational needs, including school and college fees, books, and related expenses. Over the past 25 years, this initiative has expanded significantly, benefiting over 3,745 students. Many of them have now established themselves and are serving the nation in various capacities, including as doctors, engineers, managers, and civil servants.

Markaz-e-Falah has established partnerships with over 25 schools to provide financial assistance to deserving students from economically



services but also to inspire a sense of unity and collective pride among Konkanis, both at home and abroad.

Markaz-e-Falah: His Most Seminal Initiative

Ideas alone hold little value unless they are acted upon and transformed into meaningful initiatives. Mr. Shamsi understands this profoundly. He has never been content with merely proposing ideas; instead, he has committed himself to ensuring that This vision led to the establishment of Markaz-e-Falah Nerul in 1998, with Mr. Ali M. Shamsi serving as its President. As a registered charitable trust, Markaz-e-Falah has since been instrumental in addressing societal challenges through education, skill development, and various welfare programs, aiming to uplift the



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disadvantaged backgrounds. This support encompasses tuition fees, study materials, and other academic-related expenses, ensuring that financial constraints do not hinder a student's educational journey.

Mr. Shamsi emphasizes that the organization supports students from standard one through postgraduate levels, including professional courses. The aim is to empower individuals based on their merit, enabling them to become self-reliant and contribute positively to society. To date, approximately ₹553 lakhs have been invested in this educational initiative.

He also notes, "The success of this initiative has led to a ripple effect, with several families achieving financial stability and subsequently opting out of the assistance program, making way for others in need."

Mr. Shamsi also outlines his future plans for a more effective outcome,

which include establishing Markaz-e-Falah's own school; implementing ITI and skill development programs for girls, widows, and dropouts; and providing career counselling and consultancy services. Markaz-e-Falah's unwavering commitment to education underscores its belief in the transformative power of knowledge and its role in fostering a dignified and prosperous community.

Skill Development for Women

The other gender is an extremely vulnerable community, as they often depend on the mercy of male relatives and their husbands. Moreover, their conditions in poor families become even more distressing. Empowering such women is a benevolent deed that we should strive to do. Markaze-Falah, deeply concerned by their plight, has been taking measures to help them since its inception.

Under the skill development program, girls and women from poor family backgrounds are given training in stitching, cake making, and mehndi decoration. The training is absolutely free for them. The training is also extended to women from stable financial backgrounds with a nominal monthly charge.

"About one thousand women have been trained under this program who are either self-employed or working in the garment sector," says Mr. Shamsi. "However, more needs to be done. In the future, based on the funds, we plan to broaden the training program for women, which will include fashion designing and embroidery, and apparel designing and merchandizing."

Healthcare Services

Markaz-e-Falah Nerul has long recognized healthcare as a critical pillar of community welfare,



complementing its educational initiatives. For 14 years, in partnership with Saboo Siddik Hospital, the organization operated a diagnostic center that provided essential medical services to over 33,818 individuals. These services included pathology tests (27,165 cases), X-rays (6,227 cases), and ECGs (426 cases). Additionally, regular health camps were organized, accessible to all communities, religions, and economic groups.

"However, due to financial constraints induced by the COVID-19 pandemic, this center halted its operations. We are in the process of restarting it under even better conditions to serve patients once we are able to arrange funds for it," states Mr. Shamsi.

Financial Support for Widows and Elderly

Markaz-e-Falah has consistently

demonstrated a deep commitment to supporting vulnerable segments of society, particularly widows and the elderly. Through its financial assistance program, the organization provides regular monthly aid to aged individuals and widows from underprivileged backgrounds, ensuring that support is extended with dignity and based on genuine need.

Food Distribution Program

Markaz-e-Falah has long been committed to ensuring that no one in the community goes hungry, especially during the holy month of Ramadan. According to Mr. Shamsi, in 2025, the organization distributed over 500 ration kits to widows, orphans, and low-income families, enabling them to observe Ramadan with dignity and without the burden of food insecurity.

Each ration kit was thoughtfully assembled to support families

throughout the fasting period, containing essential items such as wheat, rice, pulses, sugar, oil, ghee, tea, and dates. These provisions were designed to sustain a family for approximately two months.

Further extending their support, Markaz-e-Falah also distributed special items like vermicelli, sugar, dry fruits, meat, and milk on the eve of Eid, allowing families to celebrate the festival joyfully.

Through these initiatives, Markaz-e-Falah continues to uphold its mission of fostering a compassionate and inclusive community, addressing both immediate needs and contributing to long-term social upliftment.

Khatteeb-e-Konkan

The success and achievements of a person do not depend solely on hard work, discipline, and determination, but also on how effectively they



speak and communicate. This is an art not everyone is blessed with. Mr. Shamsi, however, possesses a natural gift for oration. Even at an advanced age, he remains a passionate speaker, effortlessly capturing the audience's attention. He is spontaneous, erudite, and engaging to listen to. Just imagine what he must have been like in his prime when he was young. His command over languages is remarkable. Whether it's Hindi, Konkani, Marathi, Urdu, or English, he wields them with such mastery that his listeners remain captivated and inspired.

Nevertheless, Mr. Shamsi says he was not initially inclined toward speaking. However, he recalls that, at his elder brother's insistence, he would participate in school assemblies and often play the role of an opposition leader while his brother took on the role of Prime Minister. Looking back,

he admits, "In a way, it was again my elder brother who sparked my interest in speaking and helped me overcome my fear and hesitation."

Mr. Shamsi also says that he was fortunate to have met men of letters and esteemed members of society in his youth. They became his friends and acquaintances, exposing him to public speaking early on. Frequently accompanying them to public meetings and programs, he would listen to various speakers, learn from them, and refine his own speaking skills.

"Later on, in my role as a community leader and a patron of Urdu literature, I attended numerous events where I was often invited to deliver speeches, mostly as the chief guest. So, public speaking has been a regular part of my life," says Mr. Shamsi.

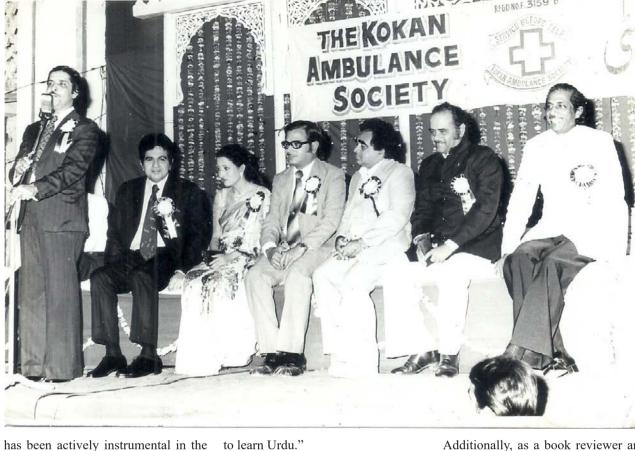
While he has addressed audiences

across Maharashtra and throughout India, it is in the Konkan region that he has been the most sought-after speaker, emerging as a guiding light for the local people, who hold him in the highest regard and affection. His influence is so profound that, long ago, people began calling him Khateeb-e-Konkan (Speaker of Konkan).

However, Mr. Shamsi is unsure how or when this title became associated with him, though formally this title was bestowed on him in 2023 by Konkan Organization. He humbly insists that he does not consider himself such a great speaker to deserve it. "I only try to be lucid and clear in my speeches so that the public can take away something meaningful and put it into practice. That's all," he clarifies.

Becoming a Voice for Urdu

Apart from Mr. Shamsi's meritorious educational and social services, he



has been actively instrumental in the promotion and preservation of Urdu language and literature. His efforts reflect not just cultural pride, but a deep commitment to safeguarding linguistic heritage for future generations.

Mr. Shamsi holds a special fondness for Urdu, drawn to its richness and poetic elegance. "It has a unique flair and fragrance of its own," he says. However, his fascination with the language didn't develop early in life.

"I only knew bits and pieces of Urdu and spoke it with a Konkaniinfluenced accent. I never thought I would one day master a language I once struggled with—especially its pronunciation. But what worked in my favor was my natural lahja (inflection), which, despite my shortcomings, caught the attention of Nazir Karimi, an acquaintance from his teaching days. He encouraged me

Acting upon his advice, Mr. Shamsi worked on his Urdu, and today he is not only a lover of Urdu language, but has emerged as an important patron of Urdu in Konkan.

The Soul of Konkan's **Literary Circle**

Mr. Shamsi's passion for the Urdu language is reflected in his lifelong efforts to promote and preserve its literary heritage. He has been associated with various literary organizations. He is voluntarily engaged with esteemed Urdu literary organizations such as Bazme-Khilti Kalyan of Hindustan Daily and Bazme-Sher-O-Aadab Kokan. His contributions extend beyond mere participation—he enriched these platforms with thought-provoking short stories and insightful articles.

Additionally, as a book reviewer and short story writer he is associated with Nagshe-Konkan, playing a pivotal role in shaping literary discourse.

Any literary event in Konkan—be it a Mushaira, book launch, or literary discussion—feels incomplete without Mr. Shamsi's commanding presence at the podium. Renowned for his role as a Nazim (host or moderator), he has earned immense appreciation across the region for his ability to conduct Mushairas with grace and eloquence.

Reflecting on his role, he says, "Nizamat is a great responsibility. It's not just about managing the sequence of recitations; keeping the audience engaged with thoughtful commentary while upholding decorum and discipline is equally important."

Anyone who has attended a Mushaira under his moderation can attest to his exceptional skill in striking the perfect



balance between wit, engagement, and literary finesse, making every gathering a memorable experience.

Mr. Shamsi's contributions extend far beyond Mushairas and literary organizations. Notably, he served as a T.V. Convenor for Doordarshan for several years, using the platform to popularize the timeless beauty of Urdu through literary interviews and insightful commentaries. "In our time, having a literary program on television was a big thing, both in terms of wider recognition and reach," he recalls. Undoubtedly, his unwavering dedication to the language stands as a testament to his literary spirit and lifelong commitment to its promotion.

Prejudice Against Urdu

Despite Mr. Shamsi has dedicated much of his life to promoting Urdu and has achieved a degree of success in doing so, he is deeply concerned about the current atmosphere in the country regarding the language.

"Earlier, governments displayed a step-motherly attitude toward the advancement of Urdu. But today, the situation has worsened—government representatives, or at least certain politicians, have taken it a step further, holding an antagonistic view of Urdu and declaring it alien to India's culture. This is unfortunate," he remarks.

This attitude, according to him, will not only harm the Urdu language tremendously in future but also pave the way for further communal disharmony.

Despite the undeniable fact that Urdu is an Indian language which originated in India in 12th century, the recent attempts to weaponize the anti-Urdu sentiment to polarize society for electoral gains should not only be condemned but also resisted and

opposed. Unfortunately, the present dispensation seems complicit, making it further difficult to guard the future of Urdu

No matter how difficult the circumstances, a language as rich and elegant as Urdu cannot simply fade away. It has endured government apathy in the past, and it will survive the current hostility as well. Urdu, he believes, is deeply woven into everyday communication. From film and media scripts infused with its essence to digital platforms buzzing with Urdu poetry, the language continues to captivate the younger generation. Moreover, community and literary movements are thriving, and Urdu remains a vital medium of expression in our religious and intellectual circles. All these factors ensure that, despite political attempts to sideline it, Urdu will continue to thrive among the masses.



Unravelling of Social Fabric

Speaking of bias against Urdu, it is, in fact, only a part of a broader and alarming trend that is growing hostility toward anything associated with Muslims, whether it is their mosques, homes, or businesses. This is largely because some political parties, particularly the one in the power, have deliberately fueled tensions between Hindus and Muslims.

In this abhorrent effort, unfortunately, almost all forms of media—print and visual—are shamelessly complicit. I have witnessed the Partition era and the post-Partition period when relations between the two communities were strained. Yet, during those times, the press and media acted responsibly, striving to bridge the divide rather than sensationalizing news—and, to a large extent, they succeeded. But as for today's media, the less said, the better.

To make the matter worse, the rise of internet, social media, and digital platforms have proved to be godsend for bigots. They have exploited these spaces to spread hate-filled content, unchecked and unchallenged, further fomenting tensions between the two communities.

In our times, the country was led by visionary leaders and statesmen who, guided by the principles of peace and brotherhood, steered the nation toward stability. But those at the helm today are mere politicians who have embraced the British-era mantra of 'divide and rule.'

Despite the prevailing conditions, Mr. Shamsi is hopeful that with time good sense will prevail and masses will realize they have been misled, prompting them to shift away from the politics of communalism. "This is not the country my fellow citizens and

I envisioned at the time of partition," he reflects. Nevertheless, he sincerely hopes the country will find its way back on the right track one day. The politics of real issues like education, development, jobs, employment, security, and economy will once again take the center stage, fostering peace and harmony at large. "It will certainly take time, but at this advanced age of mine, can I afford to lose hope?" he asks wistfully.

A Votary of Communal Harmony

Mr. Shamsi has witnessed significant political and social upheavals throughout his lifetime. "I have seen countless tumultuous incidents that have sparked communal tensions, leaving me deeply saddened," he reflects. Yet, he remains eternally hopeful and a staunch advocate of communal harmony and brotherhood.



He believes that India, by its very nature, is a liberal country with remarkable people who strive for peace and unity. "If that weren't the case, a nation as vast and diverse as India—marked by its regional and religious differences—would have crumbled or struggled like some of our neighboring countries. But India has endured and overcome past chaos and turmoil, and I am confident it will continue to do so in the future," he asserts.

Mr. Shamsi, in his capacity, has made significant contributions to fostering communal harmony all the time. He has always been proactive in facilitating interfaith congregations where scholars and religious figures engage in dialogue, helping dispel myths and mistrust between different communities. He has played a crucial role in diffusing communal tensions, particularly during the volatile period

before and after the Babri Masjid demolition, when emotions were running high on both sides. As a key figure in peace committees, he has led peace marches, presided over and represented efforts that successfully prevented tensions from escalating into riots.

He says, "When it comes to preventing communal clashes, I have always approached everyone who could play a role in establishing peace and order. Whether it was politicians, the police, the courts, or religious leaders, I never hesitated or feared meeting them and urging them to take timely action to prevent any conflagration."

In his efforts to promote interfaith dialogue, Mr. Shamsi initiated an annual Iftar gathering during Ramadan under the aegis of Markaz-e-Falah, inviting people from all religions. He viewed festivals and sacred occasions as opportunities to unite communities,

fostering understanding and mutual respect. Mr. Shamsi says, "We partnered with the Nerul Police, who joined us in organizing this gathering every year. Over time, it evolved into a platform for strengthening unity and dispelling misconceptions among religions." This simple yet powerful initiative continues to stand as a symbol of harmony, inclusiveness, and the enduring potential of shared human values.

Message to Indian Muslims

Despite their loyalty and sacrifices, Indian Muslims are often viewed with skepticism regarding their allegiance to their motherland. This mistrust traces back to the Partition saga and persists even decades later. At the heart of this propaganda is a very prominent Hindu supremacist group and its affiliate organizations.

Mr. Shamsi remarks, "This is an



absurd accusation. We are Indians by choice. We stayed back out of love for our motherland, despite having the option to leave."

According to him, Indian Muslims should not feel discouraged but instead work with renewed vigor and passion to uplift themselves, their community, and the nation. "Those who question our loyalty should first reflect on their own history. Far more Muslims were martyred during the independence struggle than any from these Hindutvavadi organizations. In fact, they collaborated with the British and even opposed the Quit India Movement. If we counter these accusations properly, they will have no ground to stand on," he emphasizes.

For Mr. Shamsi, the best response to prejudice is progress—and the most enduring proof of patriotism lies in building a better, stronger, and

Education is the Way

In their pursuit of advancement, Muslims have made significant strides over the past few decades. However, much more remains to be done. Various statistics indicate that despite the progress, Muslims still lag behind in many areas, particularly on the socio-economic front.

According to Mr. Shamsi, the world is advancing at an unprecedented pace, and those who fail to keep up will inevitably languish in poverty and backwardness. It is high time Muslims intensified their efforts. He says, "We have once missed the bus; we shouldn't miss it again."

Elaborating on this, he states that after Partition, Muslims stagnated due to prevailing doubts about their future. A false notion developed among them that they would not get employment in India, even with a good education, because of anti-Muslim sentiment. This psychological barrier prevented them from pursuing higher education, resulting in a negligible presence of Muslims in bureaucracy and other leadership positions. The lack of proper education led many Muslims to become artisans, mechanics, and small-time businessmen. Anti-Muslim sentiment has once again strengthened under the present regime, but Muslims must not repeat the past mistake of neglecting education. Now is the time for unwavering focus on education.

Mr. Shamsi asserts that education is the key to empowerment—it opens a world of opportunities for progress, enriches individuals with knowledge and wisdom, and makes them aware of their rights and responsibilities toward society and the nation.

"Muslims must prioritize modern education and focus on quality to gain an edge in an increasingly competitive world. Moreover, they should emphasize Science, Technology, Engineering, and Mathematics (STEM), as these fields offer better career prospects," he adds.

He firmly believes that once Muslims bridge the gap in education, other aspects of progress will naturally follow. Improved education will not only lead to economic and financial empowerment but also enhance Muslim representation in politics,

policymaking, media, and other strategic sectors such as law enforcement, intelligence, and the judiciary areas where their contributions will be valuable and more visible.

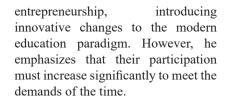
Additionally, Shamsi emphasizes that Muslims should move beyond traditional forms of employment and

actively pursue entrepreneurship. By establishing businesses, they can make a meaningful impact and create employment opportunities for others. He stresses that it is imperative for Muslims to think outside the box, work diligently, and strive to recover the ground lost in the past.

Shedding Differences

To achieve the common good, unity is essential. Muslims must set aside sectarian and regional differences and work together. At the same time, they should collaborate with other communities on common social and economic issues to drive broader and more accelerated progress.

Unfortunately, internal divisions persist. While sectarian differences are often minor in practice, they are magnified due to rigid opposition among groups. "As long as Muslims remain entangled in these divisions, collective progress will be difficult to achieve. The sooner we rise above these internal rifts, the sooner we can unlock our true potential as a united and forward-looking community," remarks Mr. Shamsi.



Currently, the majority of Muslim educational institutions are still founded and managed by the second or third generation of Muslims, with ours being an example. The community awaits a transformative shift in the educational sector—one that will only materialize when the youth actively step forward and take

Not

only



education sector but also the overall future of the community hinges the proactive involvement of its youth. "The moment young our minds take with charge unwavering commitment, a new era of excellence and empowerment will dawn upon

us," Mr. Shamsi asserts before signing off with hope in his eyes and his trademark courteous smile flickering across his face.

The goal of progress for Muslims is

Youth to Lead the Way

long and call for a fresh approach in accordance with the modern time and ever-changing world. "I pin my hopes on our youth, who, with their broad worldview and progressive outlook, can make a real difference. They must take on leadership roles and help the community overcome the challenges hindering its growth," says Mr. Shamsi.

He expresses satisfaction that the youth are venturing into educational

Conclusion

Mr. Ali M. Shamsi's life is a profound testament to resilience, vision, and resolute commitment to the betterment of society. At 90, he continues to embody the spirit of hard work, with a legacy spanning more than seven decades of public service. His journey—from a remote, desolate village to the vibrant urban



landscape of Mumbai—is not just a geographical shift but a powerful narrative of personal transformation and community upliftment. Through unshaking determination and a clear moral compass, Mr. Shamsi has demonstrated that challenges can be turned into opportunity when guided by faith and purpose.

Rising from his earlier professional roles as a teacher and later a banker to playing a pivotal role in establishing Konkan Bank and other communityfocused organizations, Mr. Shamsi has shown he always championed for the unity and progress of people of Konkan—a reflection of his vision grounded in brotherhood and shared prosperity.

His seminal initiative, the Markaze-Falah Charitable Trust in Nerul, is perhaps the most tangible representation of his values, having served thousands of needy and marginalized individuals through

programs focused on education, healthcare, skill development, and food security. The success of these initiatives stands as a testament to the community's trust and Mr. Shamsi's transparent leadership. His particular emphasis on the education of economically disadvantaged children—by investing in their academic and professional pursuits reflects a forward-thinking vision for long-term societal transformation.

Not only a social entrepreneur, Mr. Shamsi is also a social reformer at heart and a profound thinker who champions unity over sectarianism. He encourages Muslims to set aside internal divisions and work together for the common good, urging them to embrace entrepreneurship and selfreliance. He consistently advocates for innovative thinking and hard work in the pursuit of collective progress. His candid yet hopeful views on communal politics highlight both his deep disappointment with the current scenario and his enduring faith in the nation's liberal and secular traditions.

Beyond all his accomplishments, Mr. Shamsi—true to his reputation as Khateeb-e-Konkan—has been making commendable efforts to promote and preserve the Urdu language and literature, especially at a time when the language faces apathy from the government and hostility from communal bigots.

Mr. Shamsi's life is more than a list of achievements; it offers a powerful roadmap for purposeful living. His journey reminds us that lasting change comes not from grand gestures, but through consistent effort, sincerity of intent, and a deep commitment to uplifting others. In every sense, Mr. Ali M. Shamsi stands as a towering figure of service, dignity, and vision—a legacy both timeless and timely.

Abba! You are my hero, my guide, and my inspiration Abba! You are a Pillar of Konkan, Maharashtra



By: Nazim Shamsi

Nestled in the verdant embrace of Konkan, Maharashtra, where the Arabian Sea caresses the shores and coconut groves sway in the gentle breeze, lies a region steeped in culture, resilience, and community. Here, in this coastal haven, my father, Mr. Ali M. Shamsi, was born and raised, forging a life of purpose, dedication, and love.

As his son, I am privileged to share the story of a man whose life embodies the spirit of Konkan—a harmonious blend of diligence, humility, and an unwavering commitment to family and society.

Born in a quaint village in the Konkan region, my father grew up where life pulsed to the rhythm of tides and seasons. Konkan, stretching along Maharashtra's western coast, is renowned for its rugged hills, serene beaches, and vibrant fishing communities. Raised in a modest household, my father imbibed the values of perseverance and community from his hardworking parents, my grandparents, who instilled in him a deep respect for education, faith, and service to others.

As a child, he was curious and industrious, often recounting tales of walking barefoot along village paths to school, his eyes alight with dreams of a brighter future. Despite Konkan's challenges—limited infrastructure, seasonal monsoons, and economic

constraints—his resolve to transcend these obstacles distinguished him. Excelling in mathematics and literature, he laid the foundation for a life that would blend intellectual rigor with heartfelt service. After completing his education, my father chose a path that reflected his passion for uplifting those around him. His career in teaching, banking, construction, and social work became a conduit for connecting with Konkan's people and enhancing their well-being. His work was not merely a profession but a calling. Whether improving local yields, teaching village children, or spearheading community initiatives, he approached every endeavor with sincerity and zeal.

One of his most admirable traits was his ability to bridge divides in Konkan's diverse cultural tapestry, where Hindu, Muslim, and Christian communities coexist harmoniously. A proud Muslim, my father embodied the region's spirit of unity, actively participating in interfaith events and fostering dialogue. His home was a haven for neighbors of all backgrounds, his generosity boundless. I cherish memories of evenings when our modest dining table brimmed with laughter and stories, united by his warmth.

To me, my father is not only a community leader but the heart of our family. Growing up, I witnessed his grace in balancing roles as provider, husband, and father. My mother speaks of his steadfast support during trying times, while my siblings and I can attest to his boundless patience and encouragement. Our first teacher, he guided us through homework, imparted life lessons, and emphasized integrity.

my fondest Among memories are family trips to Konkan's beaches, like Alibaug or Ratnagiri. He would pile us into our old car, and we'd spend days splashing in waves, savoring fresh fish curry, and listening to his tales of the Islamic & region's history. He transformed simple moments into profound lessons—on resilience, like the fishermen braving storms, or gratitude, like farmers thanking the rains. His love for Konkan's culture was contagious, introducing us to its traditions. During festivals like Ganesh Chaturthi or Eid, our home became a vibrant hub, seamlessly Konkani blending Islamic customs. His ability to honor his faith and roots taught me the beauty of embracing one's identity while respecting others.

Life tested my father with economic hardships, natural calamities, and societal pressures, yet his resilience never wavered. He often said, "The sea teaches us to keep moving,

no matter how rough the waves." This philosophy guided him through challenges, shaping his triumphs. Whether earning the title of Khateeb E Konkan, launching a successful business, building a community



center, or receiving accolades, his achievements were always rooted in improving lives. Humble by nature, he shunned the spotlight, but his kindness, wisdom, and inspiration resonated with neighbors, colleagues, and strangers alike.

Today, my father remains a reflection of Konkan—resilient, vibrant, and deeply connected to its people. His love for the region shines through his advocacy for sustainable development, urging the preservation of its mangroves, beaches, and biodiversity. His vision for a thriving yet preserved Konkan inspires me and countless others.

As his son, I am proud to carry forward his legacy, taught that true success lies not in wealth or fame but in the lives touched and values upheld. His story is not just that of Ali M. Shamsi but of every Konkani who dreams boldly, works tirelessly, and loves fiercely—a man who, like Konkan's sturdy coconut trees, stands tall against adversity, offering shade and sustenance to all.

Abba, as I pen these words, my heart swells with gratitude. You are my hero, my guide, and my inspiration. Thank you for teaching me to live with purpose, love without limits, and serve with humility. Your life is a testament to Konkan's beauty and its people's strength. I hope to make you as proud as you've made me.

To readers, I invite you to visit Konkan—walk its shores, taste its mangoes, and

meet its people. Somewhere among them, you may encounter a man like my father, quietly shaping the future while honoring the past. That is the essence of Ali M. Shamsi, a true son of Konkan, Maharashtra.

Muslim Students & Education in India: What UDISE+ 2023-24 Tells Us



By: Dr. Abdul Subhan

The recently released Unified District Information System for Education Plus (UDISE+) 2023-24 report presents a comprehensive picture of the state of school education in India. While there has been progress in many areas, the data highlights persistent challenges such as lopsided student-teacher ratios, teacher absenteeism, the digital divide, and gender-based disparities that continue to impact enrollment and retention rates.

The Challenge of Student-Teacher Ratio

One of the key findings of the report is the variation in Pupil-Teacher Ratio (PTR) across states and education levels. The National Education Policy (NEP) 2020 recommends a PTR of 30:1 at all levels. However, the UDISE+ data indicates that while the national PTR stands at 21:1 for primary, 18:1 for upper primary, and 16:1 for secondary, it shoots up to 24:1 at the higher secondary level. In states like Bihar and Jharkhand, the PTR remains worryingly high, leading to overcrowded classrooms and reduced learning effectiveness.

Teacher Absenteeism: A Barrier to Quality Education

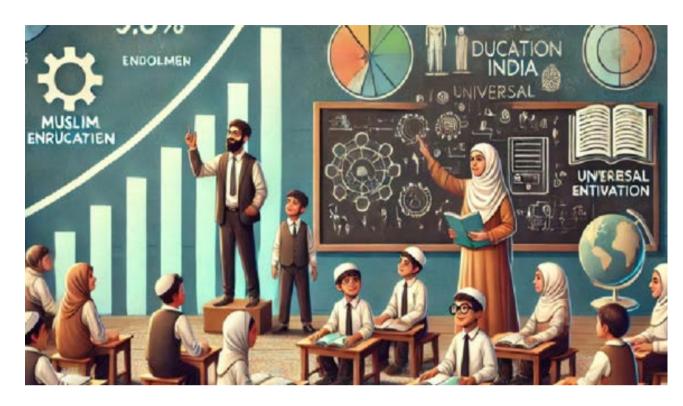
The report also sheds light on the continuing issue of teacher absenteeism, particularly in rural government schools. With inadequate monitoring mechanisms and teachers burdened with administrative duties, students in these schools suffer from inconsistent learning experiences. A stronger accountability framework and incentives for teacher attendance can help bridge this gap.

Bridging the Digital Divide

While digital learning is increasingly becoming a necessity, the report reveals stark disparities in access to technology. Only 24.4% of schools have functional smart classrooms, and internet access remains limited to a fraction of institutions. This digital divide disproportionately affects students in rural and economically weaker sections, restricting their ability to access quality education resources. Expanding digital infrastructure, subsidizing devices for low-income students, and training teachers in digital pedagogy are critical steps towards inclusivity.

Gender Disparities in Education

Encouragingly, the Gender Parity Index (GPI) remains above 1 at all levels, indicating a proportional or higher enrollment of girls compared to boys. However, deeper analysis reveals that girls still face significant socio-cultural barriers in higher education, particularly in conservative and economically weaker communities. Scholarship programs, awareness campaigns, and safe school infrastructure can help sustain girls'



education beyond the secondary level.

The Status of Muslim Students: A Cause for Concern

The UDISE+ report provides crucial insights into the enrollment trends of Muslim students. At the national level, Muslim enrollment in primary education stands at 17.4%, dropping to 15.4% at the upper primary level, 14.3% in secondary, and 11.9% in higher secondary. This steady decline indicates systemic barriers such as financial constraints, lack of awareness, and societal biases that deter continued education among Muslim students.

Additionally, dropout rates among Muslim students remain high at the secondary level, emphasizing the need for targeted interventions.

To reverse this trend, several steps must be taken:

♦ Financial Assistance & Scholarships: Expanding

scholarship programs to cover tuition, books, and transportation costs will help ease financial burdens.

- Community-Based Awareness Campaigns: Engaging religious and community leaders to promote the value of education can encourage greater participation.
- ♦ Strengthening School Infrastructure: Ensuring that government schools in Muslimmajority areas have adequate teachers, facilities, and digital access.
- Vocational Training & Alternative Education Pathways: Integrating skill-based education and vocational courses in schools can provide students with viable career options beyond traditional higher education.
- ♦ Enhancing Representation: Encouraging greater participation of Muslim educators and administrators in schools can create a more inclusive and

supportive learning environment.

A Way Forward

The findings of UDISE+ 2023-24 underscore the urgent need to address systemic challenges in India's education system. By reducing class sizes, improving teacher availability, bridging the digital divide, and addressing gender and socio-cultural barriers, we can create a more inclusive and equitable learning environment. Government initiatives, private-sector partnerships, and community-led efforts must work in tandem to ensure that every child, regardless of their background, has access to quality education. Education is not just a pathway to personal growth but a cornerstone of national development, and the time to act is now.

About the author:

Dr. Abdul Subhan is the Founder and Chairman of Bengaluru-based Falcon Group of Institutions and FutureEducation.ai. Follow him at: https://www.linkedin.com/in/abdul-subhan-946507254/

Entrepreneurship Happenings

Arshia Ahmad's Kitchen:

Where Ethics and Innovation Melt Together



Arshia Ahmad, founder of Arshia's Kitchen, has spent over a decade perfecting the art of chocolate-making from her home in Kolkata. What pressure-cooker cakes has grown into a respected confectionery business known for its commitment to quality and ethical practices.

From Pressure Cookers to MasterChef

The founder, who prefers to let her work speak for itself, started her culinary journey in a small town where ovens were a luxury. Improvisation was second nature—cakes were baked in cookers, and recipes were adapted from handwritten notes. Marriage brought her to Kolkata, and her husband Faiz Anwar's career in the Middle East exposed her to a mosaic of flavours—from Emirati dates to Sri Lankan curries.

By 2013, she had already caught the eve of Zee Khana Khazana, leading to a televised cooking debut. Soon after, Tata Sky Active Cooking began as simple experiments with commissioned 60 episodes filmed in her home kitchen—a logistical feat that required filming in silence while her husband edited footage late into the night. Stints on Sanjeev Kapoor's Kitchen Khiladi and MasterChef India followed, though the latter revealed an unspoken industry bias: competing in a hijab, she found, was an unacknowledged hurdle.

The Pivot to Chocolate

Health concerns and the demands of commercial catering led her to chocolates in 2011. Unlike massproduced confections, hers were crafted with a focus on texture and layered flavours—rose-infused dark chocolate, kunafa-filled bars, and caramel-dusted truffles. Her chocolate-

coated dates, now a signature product, earned praise at a US Consulate event, with one diplomat declaring them superior to Ferrero Rocher.

Yet, growth has been deliberate. Arshia's Kitchen operates on a strict no-birthday, no-anniversary policy, avoiding the commercial gifting market. Instead, it focuses on weddings (particularly Nikah favours) and corporate clients, though breaking into the latter has proven difficult without compromising on ethics.

Flavour: A Savoury **Counterpoint**

Alongside chocolates, the brand's Flavour line offers baked snacks— Peri Peri makhana, cheesy cashews, and mint-spiced nuts—positioned as healthier alternatives to fried namkeen. A recent innovation is premix spice kits, allowing home cooks to replicate



restaurant-style dishes with minimal effort.

The Next Generation

With her daughter, Madiha Anwar (an MBA student), now steering branding and design, Arshia's Kitchen is modernising without losing its ethos.

The challenge? Expanding digitally while retaining the handcrafted appeal that defines the brand.

Arshia's Kitchen's story is a testament to profit with principles. In an era where scaling often means standardising, the brand's insistence artisanal methods, cultural authenticity, and ethical constraints makes it an outlier. Whether it can break into the corporate mainstream without dilution remains to be seenbut for now, it's a rare example of a business that grows on its own terms.

"We don't chase trends," says the founder. "We set them—responsibly."



Afrin Golam:

A Journey of Education, Entrepreneurship, and Empowerment

Kolkata based Afrin Golam is an enthusiastic social entrepreneur deeply committed to empowering women and educating the next generation. She is the founder of Shining Star, an educational centre dedicated to nurturing young minds, and also owns a ladies-only gym that promotes physical wellness and confidence among women. Additionally, Afrin operates HAUS, an exclusive hair and beauty salon for women, creating a welcoming space for selfcare and empowerment.

Alongside her own ventures, she contributes her time and expertise to support her brother's hotel business, showcasing her dedication to both family and entrepreneurship. Beyond her business pursuits, Afrin invests significant time, resources, and energy in advancing the position of women in society, hosting numerous events that foster empowerment. Her contributions have earned her awards and recognition for her impactful work in uplifting women within her community.

In a world where women are increasingly breaking barriers and redefining success, Afrin Golam stands as an inspiring example of resilience, vision, and faith-driven entrepreneurship. From her early days as a dedicated educator to becoming a businesswoman with multiple ventures, her journey is a testament to the power of perseverance and the importance of balancing ambition with family values.

Early Life and Education

Born and raised in a family that valued education, Afrin Golam attended the Jewish Girls School at a time when Englishmedium institutions were gaining prominence. Despite initial hesitations from her family, she excelled in her studies, with English becoming her first language. After



completing her schooling, she pursued higher education, earning a Bachelor's degree in English Honours from Milli Al-Ameen College, Kolkata, followed

by a Master's from Xavier College, Kolkata.

Alongside academics, was passionate about competing at the state level badminton and discus throw. However, due to family responsibilities and religious considerations, she chose to step back from athletics, redirecting her energy toward education and personal growth.

From Teaching to **Entrepreneurship**

Afrin's love for teaching led her to complete a Montessori Teacher's Training course from Pratt Institute. She began her career at Crescent Day School and later taught at Jewish Girls

School, where she developed a deep connection with her students.

Recognising the financial struggles many families faced, she often taught children without charging fees, believing that education was a fundamental right.

After marriage, she took a three-year breaktofocusonherchildren. However, the COVID-19 lockdown became a turning point in her life. Observing how children were struggling with online schooling and excessive screen time, she founded Shining Star, a learning centre in Kolkata for

toddlers aged 18 months to 2 years. The centre helped children adapt school to routines. reducing their dependency gadgets. on Starting with just 15 kids, it quickly grew to 40, proving the immense need for such initiatives.

Expanding into Health and Wellness

Afrin noticed another gap in the marketwomen's fitness. While gyms existed, few catered exclusively to women, especially in a private, comfortable setting. With her brother Sakeb Mohammed's support, she launched She Fitness Ladies' Gym, providing a safe space for women to train without restrictions. The gym became immensely popular, and she introduced Zumba classes, setting a trend in her community.

Understanding the need for holistic self-care, she later ventured into the beauty industry, opening HAUS Salon, a premium space where women could enjoy beauty treatments in a private, female-only environment. Many husbands trusted her establishment, knowing their wives could avail services without compromising their comfort or religious values.

A Vision for Women's **Entrepreneurship**

Afrin strongly believes in women's empowerment—but within the framework of faith and family importance of family in business. Equally instrumental has been her husband, Khalid Hossain, whose unwavering emotional support, and belief in her dreams gave her the courage to pursue her entrepreneurial ambitions. Looking ahead, Afrin dreams of expanding her salon and gym, creating more opportunities for women to thrive in safe, respectful environments.

passion,

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values. She advocates for financial independence while maintaining respect for cultural and religious boundaries.

"Women's empowerment not mean neglecting responsibilities," she says. "True success is when a woman can support her household, contribute to society, and still uphold her dignity and faith.'

Her brother Sakeb Mohammed has been a pillar of support throughout her journey, reinforcing

women who aspire to build careers without compromising their values proving that with determination and the right support, success is within

As she often says, "If you can help even two people while pursuing your dreams, you've already made a difference." And indeed, Afrin Golam is making a difference—one business, one woman, and one child at a time.

Wealth Creation with Grace: Shariah Compliant Investing that Beats Inflation



By: Ashraf Mohamedy



"Wealth is not about having a lot of money. It's about having options. But more importantly, it's about having barakah."

In today's fast-paced financial world, conversations around investing often revolve around returns, risks, and market volatility. But for the ethically conscious — particularly Muslims seeking Shariah-compliant options — there's a deeper layer to it all. At Idafa Investments, we bring this layer to the forefront, guiding our clients not just toward financial growth, but toward meaningful, inflation-beating wealth that aligns with faith.

Why You Can't Afford to **Ignore Inflation**

Let's begin with a simple truth: Inflation is the enemy number 1 of vour wealth and financial future.

It doesn't knock on vour door. It doesn't send an SMS alert.

But year after year, it quietly erodes the purchasing power of your money.

If you saved ₹10,00,000 ten years ago and didn't invest it, you've already lost a significant portion of what that money could do for you. A meal that cost ₹300 in 2015 might now cost ₹700. Fuel cost, school fees, healthcare, household expenses everything has more than doubled.

According to India's real rate of inflation trend, prices rise by about 9 - 12 % annually.

That means:

Your money halves in value every

4 - 5 years if it's not growing.

♦ A ₹1 crore retirement fund 20 vears from now will only be worth ₹25-30 lakhs in today's value if not invested smartly.

"If your money isn't growing faster than inflation, it's actually shrinking."

Wealth with Wisdom: The **Islamic Perspective**

Islam encourages growth and planning — but within ethical boundaries.

The Our'an reminds us: "Do not consume one another's wealth unjustly, but only [in lawful] business by mutual consent." (Surah An-Nisa:

This verse lays the foundation for halal investing — growing money through permissible means, avoiding riba (interest), speculation, and industries that harm society.

But halal doesn't mean low-

performing.

On the contrary, when investments are made in real businesses, with strong fundamentals and ethical operations, they have the potential to beat inflation and build barakahfilled wealth.

The Three-Legged Stool of **Financial Security**

At Idafa Investments, we teach clients to build their financial future like a three-legged stool:

- 1. **Protection** Emergency funds, health coverage
- **Growth** Investments that **beat** inflation and grow in real terms
- Purpose Aligning financial decisions with life goals and spiritual values

Miss any one leg, and the stool falls.

If your savings grow at just 3-4% (like in a savings account), but the real rate of inflation is running at 10%, your real wealth is declining. You may feel secure, but you're sitting on a stool that's slowly sinking.

The Cost of Delaying Investment

Let's take two friends: Aisha and Salma.

- Aisha starts investing ₹10,000/ month at age 25.
- ♦ Salma starts at 35.

Both earn the same returns (12%) and invest till 60.

At retirement:

- Aisha has around **₹3.5 crore**
- ♦ Salma has around **₹1 crore**

That's the power of **starting** early, investing regularly, and letting • compounding do its magic especially when your returns beat • inflation consistently.

lose it."

Shariah-Compliant Investments: The Modern Muslim's Dilemma

Many Muslims hesitate to invest because they want to stay away from interest, alcohol, gambling, and other impermissible industries. And rightly

But here's the reality:

Doing nothing is not halal either if it means neglecting your obligations to your family, your future, or your ummah.

By not investing, you risk:

- ♦ Failing to save enough for your children's education
- Not having adequate funds for Hajj or retirement
- Becoming dependent in old age
- Letting your zakat potential and sadaqah impact shrink

"A strong believer is more beloved to Allah than a weak one..." (Sahih

Strength here is not just physical it's economic strength too.

What Makes Idafa **Investments Different?**

At Idafa Investments, we don't just recommend funds or stocks.

We **build ethical portfolios** that are:

- Shariah Screened No interest, no speculation, no unethical sectors
- **Inflation-Beating** Designed to grow your money in real terms
- Goal-Aligned Whether it's Hajj, a home, or higher education
- Simple & Accessible Start with as little as ₹500/month
- Reviewed Regularly For both compliance and performance

"Time is your greatest ally. Use it, or Our clients get more than financial advice — they get clarity, confidence, and peace of mind.

Your Goals Deserve More than Just Saving

Want to perform Hajj with your family?

Want to educate your daughter in the best university?

Want to retire with dignity, or leave a legacy of sadagah?

All of these are noble — and all of these are expensive.

You need more than just savings. You need smart, ethical, inflation-beating investments.

"Tie your camel, and trust in Allah." (Tirmidhi)

That's our motto — do your part, and leave the rest to Him.

Closing Words: The Future is Ethical

In a world chasing profit at any cost, Idafa Investments stand for something different:

- @ Growth with ethics
- @ Profit with purpose
- @ Wealth with barakah

We invite you to join the movement.

Because it's time to stop parking your money and start growing it with

Let your money reflect your values, serve your goals, and secure your akhirah.

Idafa Investments is your partner in Shariah Compliant financial growth or Wealth Creation - the Shariah Way!

Maulana Azad National Urdu University:

A Journey of Dreams, Diversity, and Development

By: Prof. Siddiqui Mohd. Mahmood



Prof. Sved Ainul Hasan, Honorable Vice Chancellor MANUU. (Padma Shree Awardee)

From a vision to reality, from a dream professional education through the by Bharat Ratna and former Prime to a dynamic institution-Maulana Azad National Urdu University (MANUU) has emerged as a shining example of how education can uplift communities, preserve culture, and prepare students for the global stage.

Established in 1998 by an Act of Parliament, MANUU was created with a unique and noble purpose to provide higher, technical, and Urdu medium, especially

to the marginalized Urdu-speaking population of India. The university was a response to the long-standing educational needs of a community that was rich in culture and literature but lacked access to mainstream professional education in its mother

This bold idea was strongly supported MANUU stands tall as a Central

Minister Shri Atal Bihari Vajpayee, who believed in the power of inclusive education. His vision was to ensure that every Indian, regardless of their language, region, or background, could access quality education and participate equally in the nation's development.

More than two decades later,

University of national importance—a of academic excellence. cultural preservation, and social transformation. From its green and vibrant campus in Hyderabad to its 33 off-campus centers across India, the university has become a lifeline of hope and opportunity for thousands of students—especially first-generation

From a modest beginning to a growing national presence, Maulana Azad National Urdu University is a story of dreams realized, barriers broken, and futures built. It is a celebration of the Urdu language, Indian diversity, and the transformative power of education.

In the words of Maulana Azad, "A country that cannot provide education to all its citizens will never truly progress."

MANUU is making that progress possible—one student, one family, and one community at a time.

A University with a Purpose

MANUU is not just another university—it was built with a mission to empower through education, especially those who often find themselves left out of the mainstream system. Its key goals include:

- Promoting Urdu language: Preserving and fostering the rich heritage of Urdu Culture & literature
- Providing modern, vocational, technical education: Democratising skill development and professional preparation
- Reaching students across India through regular and distance mode: Wider access to higher education programmes to diverse communities
- Encouraging women's ♦ education, especially from conservative or rural backgrounds by empowering them to contribute lack

meaning fully to the society.

What sets MANUU apart is its focus on quality education with values. The university believes that education should not just be about degrees—it should build character, confidence, and a sense of community and Nation.

MANUU has A Campus That **Inspires: Where Tradition Meets Transformation**

Spread across a beautiful 200-acre green landscape near Hyderabad's Hi-Tech City, Maulana Azad National Urdu University (MANUU) offers much more than a typical university experience. The peaceful yet vibrant campus sets the perfect tone for students' academic journey and holistic growth.

MANUU is home to a wide range of academic programs spread across eight Schools of Studies and 24 departments, offering over 80 programs including undergraduate, postgraduate, diploma, certificate, M. Phil, and Ph.D. courses. These schools include:

- School of Languages, Linguistics & Indology (Departments of Urdu, English, Hindi, Arabic, Persian, Translation Studies)
- School of Commerce & Business Management (Departments of Commerce & Management)
- School of Mass Communication & Journalism
- School of Arts & Social (Islamic Studies. Sciences History, Economics, Political Science, Public Administration, Sociology, Social Work, Women's Education)
- School of Sciences (Mathematics, Physics, Chemistry, Botany, Zoology)
- School of Education & Training (including nine off-campus teacher education colleges)
- School of Computer Science & •

- Information Technology
- School of Law: the winds of progress have stirred through school of law which has recently risen on campus, pledging a brighter tomorrow through enlighten lessons of equality and equity and justice (offering legal education and research).

Each department is designed to promote deep academic inquiry, linguistic development, professional excellence in Urdu and multiple other languages, supporting multilingual MANUU's multicultural ethos.

The university campus boasts stateof-the-art infrastructure that supports learning inside and outside the classroom. Modern academic blocks and seminar halls are equipped with digital tools and host regular academic interactions, workshops, and cultural activities. Students enjoy residential life in well-furnished hostelsseparate for boys and girls-while faculty and staff benefit from spacious residential quarters on campus.

A major attraction is the Saiyid Hamid Central Library, which houses an extensive collection of books, rare manuscripts, journals, and digital resources in Urdu, English, Arabic, Hindi, and Persian. It is a haven for scholars and readers alike. Additionally, the campus includes sports fields, a yoga and wellness centre, canteens, a shopping complex, with all basic facilities in subsidised rates and transport facilities, ensuring a smooth and enriched campus life.

The university also runs several special centres that bridge heritage with modern academic and professional needs. These includes

- ♦ The Centre for Urdu Cultural Studies engaged in preserving and promoting rich Urdu cultural heritage
- Centre for Deccan Studies with

the aim of connecting Deccan culture to the global culture (Think Globally, Act Locally)

- ♦ Centre for Information Technology and Innovation to ensure digital revolution in academics and administration
- Centre for Professional Development of Urdu Medium Teachers for preparing 21st century teachers with CPD activities.

These centres host activities, seminars,

and training programs that promote Urdu culture, heritage research, digital innovation, and teacher capacity building.

While equity and accessibility are core values at MANUU, special support units such as the SC/ST Cell, OBC Cell, Women's Empowerment Cell, and Cell for Persons with Disabilities ensure that every student gets the guidance and facilities needed to succeed. Student engagement is further enhanced through clubs and societies, guided by the office of the DSW and career support services like the Training and Placement Cell.

MANUU also integrates eco-conscious practices

into its infrastructure, with rainwater harvesting, green landscapes, and sustainable building designs. The university has even been awarded for its environmental sustainability efforts, including recognition from the Telangana government for preserving natural rock formations on campus. Recently developed beautiful Biodiversity Park has emerged not only as an abode for a verity of creators but also as a centre of attraction for all the visitors.

Altogether, the MANUU campus is more than a place of academic pursuit—it's a living, breathing ecosystem of growth, inclusion, and identity. It inspires every student not only to gain knowledge but to build character, foster creativity, preserve their roots, and dream of a better world. It is, in every sense, a campus that inspires.

While Urdu remains the heart of MANUU, the university believes in the power of languages and therefore



Prof. Sk. Ishtiaque Ahmed, Registrar, MANUU,

adopts multi lingual approach. That's why it encourages teaching learning and research in multiple languages including English, Hindi, Arabic, Persian, Telugu, and foreign languages like French, German and Russian.

Students from different backgrounds feel welcomed here. They can study, express, and dream in the language they are comfortable with—making learning more inclusive and enjoyable.

Reaching the Unreached: Off-Campuses and Distance Education

With 33 off-campus centres, polytechnics, and Industrial Training Institutes (ITIs) Colleges of Teachers Education (CTEs) and Regional Centres (RCs), Sub Regional Centres (SRCs), and more than 150 Local Study Centres (LSCs) across the country for distance mode education, MANUU has taken education to the doorsteps of learners in remote areas.

Distance education programs allow working professionals, homemakers, and rural youth to continue their studies from home. These flexible learning options have changed thousands of lives.

Skill-based courses like fashion designing, paramedical sciences, and calligraphy, drawing and painting etc make students job-ready, while spoken English programs taught by foreign scholars boost confidence and communication skills.

Learning may begin in classroom but it should go beyond. The university offers a rich variety of co-curricular and

extracurricular activities—debates, cultural festivals, sports tournaments, student clubs, and community services.

Financial support through scholarships, fee exemptions, and prizes ensures that no student is left behind. Faculty members also act as mentors, guiding students not just academically, but also in personal and career matters.

Many MANUU students have

gone on to excel in civil services, corporate jobs, academics, arts, and entrepreneurship, making the university proud at national and international levels.

Values that Shape a Nation

Inspired by Maulana Abul Kalam Azad's ideals, MANUU emphasizes human values like empathy, tolerance, social justice, and unity that shape our nation. These are not just words here—they are lived every day through classroom discussions, interfaith dialogues, and community projects.

The university believes that **education without values is incomplete**. It strives to develop not just professionals, but responsible citizens who care for their community and country.

To stay future-ready, MANUU is investing heavily in **research and innovation.** A special cell has been created to promote original thinking, provide research grants, encourage publications, and host national and international conferences.

Faculty members, scholars, and even non-teaching staff are encouraged to take part in research projects. All possible efforts are being taken under the visionary Vice-Chancellor to build a culture and innovation.

Celebrating Achievements

Over the years, MANUU has achieved many milestones:

- ♦ Received A+ Grade from NAAC in 2022
- ♦ Consistent improvement in NIRF Rankings
- ♦ Awards for rock preservation and water management
- ♦ Recognized by UGC, Ministry of Education, and Parliamentary Committees
- Over 70% of students placed in government and private sectors

- Students selected in Civil Services and recruited by MNCs
- ♦ Adoption of **e-governance** for transparency and speed
- ◆ Implementation of NEP 2020 in its letter and sprit

While the university has launched 4 year UG programme and 4 Year integrated Teacher Education Programmes (ITEP)

Many skill based programmes as per the NEP have become integral part of academics.

The university has not just grown in size, but also in impact—both within the country and globally.

Looking Ahead: A Vision for the Future

MANUU is not slowing down. It has big plans for the coming years:

- ♦ Building hostels and academic blocks in all off-campuses
- ♦ Launching its own Board of Secondary and Senior Secondary Education
- Encouraging Interfaith
 Dialogue for peace and
 communal harmony and
 national & emotional
 integration
- Promoting entrepreneurship and youth empowerment
- ♦ Investing in AI, renewable energy, and international research collaborations
- Education Policy 2020 with special focus on research related activities
- Promoting unity in diversity through cultural and educational initiatives
- Setting up a Medical College with a grand hospital

These plans show that MANUU is not just keeping up—it is moving ahead with ambition, clarity, and purpose.

The Man Behind the Movement: Prof. Ainul Hasan – Vice Chancellor

At the heart of Maulana Azad National Urdu University's (MANUU) remarkable progress stands Prof. Ainul Hasan, The Vice Chancellor of the university. A distinguished scholar of Persian language and literature, Prof. Hasan brings with him a rich legacy of academic excellence and global engagement.

Since taking over the leadership, he has played a pivotal role in transforming MANUU into a more inclusive, forward-looking, and nationally recognized institution. His vision is broad and inclusive—one that respects tradition while embracing innovation.

Prof. Hasan is known for his compassionate leadership, commitment to academic integrity, and belief in dialogue and collaboration. He values every voice—be it students, faculty, or community members—and works to create an environment where everyone can grow, contribute, and feel heard.

Under his guidance, MANUU has enhanced campuses expanded its programs, strengthened research and innovation, improved infrastructure, and reinforced its mission of empowering the marginalized through quality education. Addition of a beautiful biodiversity park in the main campus, extending hostel facilities in Darbhanga and Bhopal campuses, launching of School of Law with due recognition from Bar Council of India (BCI) to very crucial programme like LLB, LLM, and PhD in Law.

Prof. Hasan continues to inspire MANUU's journey as a national beacon of cultural pride, educational excellence, and social responsibility. Professor Shaikh Ishtiaque Ahmed the dynamic registrar of the University and very enthusiastic team of



OSDs, finance officer, controller of examination, Deans, Directors, HoDs, and section heads and in charges are always at the back of any developmental call of the vice chancellor.

A Call to the Nation: Let's Build MANUU Together

Maulana Azad National Urdu University (MANUU) is more than just an institution of higher learning—it is a symbol of India's commitment to inclusive education, linguistic diversity, and cultural pride. From its humble beginnings to its national impact today, MANUU's journey has been made possible through the collective effort of many individuals and institutions. To continue this journey and take it further, the university needs the support and involvement of every section of society.

MANUUs teachers and staff members may remember that their passion, dedication and tireless efforts shape the minds and character of the next generation. With their continued support, the university will keep nurturing thoughtful, responsible, and capable citizens.

The students and scholars are the real future of MANUU and therefore they need to carry forward its mission with pride and purpose. Let your education empower to innovate, inspire, and bring positive change in our communities and beyond.

The Urdu-speaking Community should note that this is a national university a temple built by government of India to preserve and promote Urdu language, culture, and heritage, encourage young learners to be part of MANUU's journey. Spread the word, support its initiatives, and help more students find a place in its classrooms.

MANUU stands as a national resource committed to equity, diversity, and academic excellence. Continued support from the government in the form of progressive policies, funding, infrastructure, and recognition will allow it to expand its reach and impact more lives across the country.

It is the responsibility of all citizens to support MANUU and similar institutions that promote equal opportunity, cultural harmony, and quality education for all. By doing so, we invest in building a society that is more just, inclusive, and united in its

diversity

Together, let us build a stronger MANUU—one that continues to transform lives, celebrate heritage, and contribute to the nation's progress.

A University That Speaks the Language of Dreams

Maulana Azad National Urdu University is more than just classrooms and degrees. It's a symbol of hope, heritage, and human potential and it speaks the language of dreams by combining modern education with mother tongue and other languages, skills with values, and local roots with global vision—MANUU is creating not just graduates, but changemakers, who will carry India forward.

As Maulana Azad once said, "Education imparted by heart can bring revolution in society."

MANUU is not only living but it is leading that revolution.

Prof. Siddiqui Mohd. Mahmood is a senior professor in the department of education and training at Maulana Azad National Urdu University, Hyderabad, also serving as a officer on special duty.

APNA GHAR DEVELOPERS अपना घर डेवेलपर्स



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اب ہواگھر اپنا

آپ کاسپنا۔۔۔

Contact: 9004267667 (Maulana Wajid Ali)



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Student Empowerment and Sustainability



By: Dr. Reyaz Ahmad

When we talk about empowering students, what do we mean? It's a buzzword that's been thrown around a lot in educational circles, but let's break it down. Student empowerment is all about giving students the tools, confidence, and opportunities to take charge of their own learning. It's about fostering independence and encouraging them to be active participants in their education. Think of it as handing over the keys to a car; students need to know how to drive it safely and confidently.

What is a Student Empowerment Program?

A student empowerment program is a structured initiative designed to help students develop skills, confidence, and a sense of agency. These programs can take many forms, from leadership training to mentorship opportunities. The goal is to create an environment where students feel valued and capable of making decisions that affect their learning and lives. For instance, programs like student councils or peer mentoring not only build leadership skills but also foster a sense of community and belonging.

How Does Student Empowerment Happen?

So, how does this empowerment actually take place? It starts with creating a culture of trust and respect in the classroom. When students feel safe to express their thoughts and ideas, they're more likely to engage. Teachers play a crucial role here; by encouraging open dialogue and

providing constructive feedback, they can help students build the confidence they need to take risks and explore new ideas. It's like planting a seed; with the right environment and care, it can grow into something beautiful.

What Stops Empowerment?

Despite the best intentions, there are several barriers that can hinder student empowerment. Rigid curricula, lack of resources, and traditional teaching methods can stifle creativity and limit student engagement. Additionally, if students feel that their voices aren't heard or valued, they may become disengaged and disheartened. It's essential to recognize these barriers and actively work to dismantle them. For example, schools can adopt more flexible curricula that allow for student input and creativity.

What Educators Are Actually Striving For

Interestingly, what many educators are actually striving for isn't true student empowerment at all, but rather meaningful student involvement. This distinction is crucial. While empowerment focuses on giving students control, meaningful involvement emphasizes collaboration and partnership between students and educators. It's about creating a shared vision for learning, where students feel like co-creators rather than mere recipients of knowledge.

Where Meaningful Student Involvement Fits

Meaningful student involvement fits

into the broader picture of education as a collaborative process. It's about creating opportunities for students to contribute to decision-making and to have a say in their learning experiences. This can take many forms, from participating in school governance to engaging in project-based learning. When students are involved in shaping their educational journey, they're more likely to feel invested in their success.

Building a Supportive Environment

In our increasingly connected world, there are numerous ways to empower students. First and foremost, it's essential to build a supportive environment. This means fostering

based relationships on trust and respect, where students feel comfortable sharing their ideas and opinions. Teachers can create this environment by being approachable, listening, actively and showing genuine in their interest students' thoughts and feelings.

and Choice

Encouraging Student Voice

Another key strategy is to encourage

student voice and choice. When

students have a say in what they learn

and how they learn it, they're more

where students can explore their

passions and interests—how much

Utilizing Technology for Engagement

Let's not forget about technology!

more engaged would they be?

can create opportunities for students to tackle real-world challenges, encouraging them to think critically and creatively. For instance, project-based learning allows students to work on meaningful projects that require them to analyze information, collaborate with others, and develop solutions. This hands-on approach not only enhances their learning experience but also prepares them for

likely to be engaged and motivated. This could involve allowing them to choose project topics, collaborate with peers, or even design their own assessments. Imagine a classroom where the collaborate with others, a solutions. This hands-or not only enhances the experience but also prepar future challenges.

Creating Opportunities for Real-World Application

Finally, creating opportunities for real-world application is vital for

student empowerment. When students can see the relevance of what they're learning, they're more likely to engage deeply. This could involve internships, community service projects, or partnerships with local businesses. By connecting classroom learning to the outside world, students can develop a sense of purpose and agency in their education.

Fostering Critical Thinking and Problem-Solving Skills Student Empo

Empowering students also means equipping them with critical thinking and problem-solving skills. Educators

In today's digital age, leveraging

technology can be a game-changer

for student empowerment. Online

platforms can facilitate collaboration,

provide access to diverse resources,

and enable students to connect with

experts and peers around the globe.

Imagine a classroom where students

can engage in discussions with

authors, scientists, or even fellow

students from different countries!

This not only broadens their horizons

but also helps them develop essential

digital literacy skills.

Conclusion: The Future of Student Empowerment

In conclusion, empowering students is not just about giving them control; it's about fostering a culture of meaningful involvement and collaboration. By

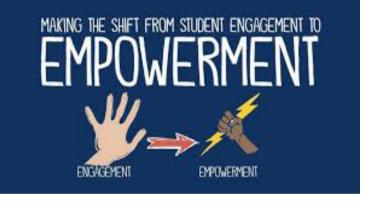
> understanding the barriers to empowerment and implementing strategies that promote student voice and choice, educators can create an environment where students thrive.

As we move forward in this connected world, let's continue to prioritize student empowerment and

meaningful involvement, ensuring that every student has the opportunity to shine. After all, when students feel empowered, they're not just learning—they're leading the way to a brighter future!

Let's embrace this journey together, because the future of education depends on the empowered voices of our students.

(The author works as a Faculty at the department of Mathematics, Department of General Education SUC, Sharjah, UAE)



Gaza's Children:

Israel's Genocide and **Humanitarian Crisis**



By: Dr Syed Khurshid Hussain

Dr Syed Khurshid Hussain is a senior Physician practicing in Mumbai, India for the last 65 years or so. He graduated as a Gold Medalist from the University of Baroda with an MBBS degree, and has trained in Psychiatry from the Killearn Institute of Neurological Sciences in Scotland, U.K. He also holds a Diploma in Psychiatric Medicine from Bombay University. Dr. Syed also has a keen interest in Social Work with key contributions in the field of education and healthcare especially for parts of the society who cannot afford mainstream education or have been left out of education due to several reasons.

toll on its most vulnerable population: children. The Israeli terror attack in the Gaza Strip has resulted in a humanitarian catastrophe described by international organizations, scholars, and human rights groups as bearing the hallmarks of genocide.

The Scale of the Crisis

Gaza's children, who make up nearly half of the Strip's 2.2 million population, have borne the brunt of the conflict. According to Gaza's Government Media Office, by April 2025, at least 50,500 Palestinians had been killed, with over 50% of the victims being women and children. Among these, approximately 17,861 children, from fetuses to 18-year-olds, lost their lives, averaging 93 deaths per day. UNICEF reported that in the first week of 2025 alone, 74 children were killed in Israeli strikes, with thousands more injured, orphaned, or missing under rubble.

The violence has not spared infants. Gaza's media office documented 214 newborns and 808 children under one year old killed, alongside pregnant women whose unborn children perished in airstrikes. Beyond direct killings, at least 66 children died of malnutrition by June 2025, with 5,119 children treated for acute malnutrition in May alone, a crisis exacerbated by Israel's blockade of food, milk, and nutritional supplements. UNICEF warned that over 70,000 children face acute malnutrition, with famine conditions threatening thousands more.

The physical toll is compounded by psychological trauma. UNICEF estimates that one million children in Gaza suffer severe psychological distress, with nearly half expressing

The ongoing conflict in Gaza has exacted an unimaginable a desire to die due to the relentless fear of bombings, displacement, and deprivation. Stories of children like 11-year-old Yageen Hammad, a social media influencer killed in a Deir el-Balah airstrike, and nine siblings of Dr. Alaa al-Najjar, aged seven months to 12 years, killed in a single attack, underscore the personal tragedies behind the statistics.

Israel's actions for Genocide

The term "genocide" has been invoked by numerous authoritative sources to describe Israel's actions in Gaza. Amnesty International's December 2024 report, 'You Feel Like You Are Subhuman': Israel's Genocide Against Palestinians in Gaza, concluded that Israel committed genocidal acts, including large-scale killings, causing serious bodily or mental harm, and inflicting conditions calculated to destroy Palestinians physically. The report cited 22 statements by Israeli officials, including calls to "erase" Gaza, as evidence of genocidal intent, alongside verified audiovisual content of soldiers celebrating destruction.

A United Nations Special Committee, Human Rights Watch, and scholars like Raz Segal have echoed these findings, pointing to acts such as starvation as a weapon of war, destruction of civilian infrastructure, and attacks on healthcare workers. By April 2025, 68% of Gaza's cropland and roads were destroyed, and only 17 of 36 hospitals remained partially functional, lacking fuel, supplies, and clean water. The International Court of Justice (ICJ) issued provisional measures in January 2024, ordering Israel to prevent genocide, but reports indicate non-compliance, with aid trucks dropping by 40% post-ruling.

Specific incidents highlight the targeting of children. Doctors, including Canadian physician Dr. Fozia Alvi, reported treating children with sniper wounds to the brain, rendering them paraplegic. British-Palestinian surgeon Ghassan Abu-Sittah documented drone-fired sniper shots killing children at al-Aqsa University. Human Rights Watch documented an October 2023 strike on a residential building killing 54 children, with no apparent military target, labeling it an apparent war crime. These accounts suggest deliberate targeting, a key element in genocide allegations.

The blockade, described as a "war crime" by Gaza's media office, has created famine conditions, with children dying of hypothermia, starvation, and preventable diseases like polio and chickenpox due to stagnant sewage and lack of medical access. UN rapporteur Michael Fakhri stated, "Israel is not just targeting civilians; it is trying to damn the future of the Palestinian people by harming their children."

Destruction of Childhood

Beyond physical harm, the conflict has obliterated the fabric of childhood in Gaza. The Gaza Education Ministry reported that over 15,000 schoolage children were killed, and 50,000 injured, many with permanent disabilities like amputations or paralysis. All schools and universities have been damaged or destroyed, depriving children of education for over 15 months and risking a "lost generation," according to UNRWA's Philippe Lazzarini. The British Society for Middle Eastern Studies labelled this as a genocidal strategy targeting Palestinian education.

Orphaned children, numbering 38,495 by early 2025, face premature responsibility, scavenging for food in displacement camps. UNICEF reported a 2.000% increase in diarrhea cases among children under five, with 400,000 infectious disease cases by January 2024, half affecting young children. The lack of vaccines, clean water, and shelter has left children vulnerable to epidemics, compounding the trauma of losing families and

Children have protested their plight, holding signs reading "We refuse to die" and "Save us from this genocide" in Rafah. Their voices, amplified by social media, reveal a generation robbed of hope, with many believing death is imminent.

International Response and Complicity

The international community's response has been marked by division. The ICJ and International Criminal Court (ICC) have taken steps to address alleged war crimes, issuing arrest warrants for Israeli Prime Minister Benjamin Netanyahu and former Defence Minister Yoav Gallant in November 2024. South Africa's genocide case at the ICJ has garnered support from several nations, but Israel and its allies, including the United States, UK, and Germany, reject the genocide label, arguing that Israel's actions target Palestine freedom fighter Hamas, not civilians.

Critics, including Oxfam and Amnesty International, accuse Western nations of complicity through continued arms supplies to Israel. Oxfam's January 2025 analysis noted that more women and children were killed in Gaza in one year than in any conflict over the past two decades, with 11,000 children among the dead. Human Rights Watch called for sanctions and arms embargoes to enforce ICJ rulings, but political pressures have hindered accountability.

UN agencies like UNICEF and UNRWA have worked tirelessly to deliver aid, but Israel's restrictions have crippled efforts. During a brief ceasefire in early 2025, UNICEF reached displaced families with water and supplies, but the agency stressed that road transport remains the only viable solution for large-scale aid, a process obstructed by Israeli authorities.

Israeli Perspective and Media Silence

Israel maintains that its operations target Hamas, not civilians, and disputes casualty figures from Gaza's Health Ministry, claiming they include combatants. Israeli officials, like Likud parliamentarian Boaz Bismuth, argue that evacuations within Gaza demonstrate efforts to protect civilians. However, Haaretz reported that Israeli media has largely marginalized Gaza's child casualties, reflecting public denial or indifference, with no Israeli or foreign journalists allowed into Gaza to verify claims independently.

Israeli scholars like Edward Kaufman note that widespread PTSD among Israeli children, caused by Palestinian rocket attacks, contributes to a cycle of fear and dehumanization. Yet, critics argue that Israel's disproportionate response—30,000 munitions in seven weeks-far exceeds defensive measures, targeting civilian infrastructure indiscriminately.

The crisis in Gaza demands urgent action. UNICEF's Catherine Russell called for unrestricted aid access and protection of civilian infrastructure, while Oxfam urged an immediate ceasefire to halt the "heartbreaking" loss of life. The UN and human rights groups have demanded accountability for war crimes and compliance with international law, but political inertia persists.

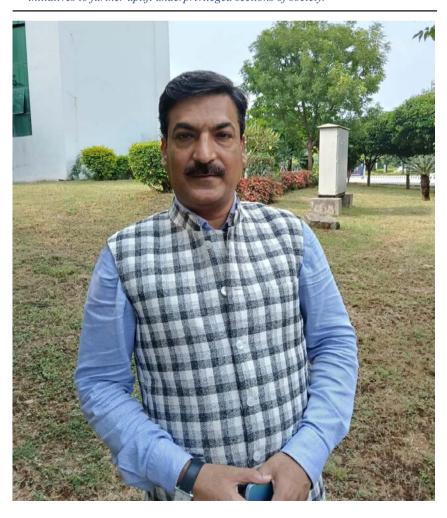
"Approximately 1,600 students have earned various certifications from our institute."

says Oxfame founder Yakub Asharafi



By: Danish Reyaz

In an exclusive interview, Danish Reyaz of Maeeshat Media speaks with Yakub Ashrafi, the visionary founder of Oxfame—a pioneering Spoken English institute in Patna. Since its inception, Oxfame has been instrumental in enhancing English proficiency and providing skill-based education to students from diverse backgrounds, with a particular emphasis on serving disadvantaged communities. The interview delves into challenges faced by Bihari students in mastering English, institute's unique teaching methodologies, its impact on students, and future initiatives to further uplift underprivileged sections of society.



Q. When did you establish Oxfame, and what was its primary objective?

Oxfame was founded in 2001 to help students enhance their English proficiency, thereby facilitating success in their careers. It also assists individuals who wish to communicate confidently in English and integrate into English-speaking communities.

Q. Your institute is based in Patna, and there is a general perception that students from Bihar lack proficiency in English. Is there any truth to this, and if so, what is the reason behind it?

Yes, I acknowledge that there exists a perception that students from Bihar often face challenges with the English language. This perception holds some truth, and several factors contribute to this situation. The poor socio-economic conditions of society, along with a lack of infrastructure and qualified English teachers, have been key reasons behind this issue. Additionally, there is a general perception among Biharis that English is difficult to learn. This false belief discourages them and impedes their English learning process.

However, the most significant factor has been the government's attitude towards English. During the 1970s, English was grossly neglected in Bihar's educational curriculum. The "Pass Without English" (PWE) policy allowed students to pass examinations without being tested in English, leading to a decline in the emphasis on English education. Frankly speaking, the poorer states don't fare well when it comes to English education per se, but in Bihar, the PWE policy, as I said, significantly worsened the situation.

Q. There appear to be many private institutes that cater to the demand for learning English. But their existence seems to be short lived. How you have sustained so long?

Spoken English institutes have mushroomed over the years, and the trend continues. However, as rapidly as they emerge, most of them shut down just as quickly. Only a few manage to sustain themselves. We are one of them—a vintage player in this domain with two and a half decades of experience.

From lack of planning to inexperienced and unqualified faculty are the reasons behind these institutes closure. One must have a dedicated passion for English teaching to survive in this field

Q. How is your Institute different from other similar institutes?

First and foremost, we have an experienced and qualified faculty adept at addressing students' learning challenges. Our instructors employ innovative and practical teaching methodologies that not only clarify concepts effectively but also actively engage students in language practice, helping them overcome hesitation and build confidence.

We use the most lucid approach to teaching grammar and vocabulary, ensuring that students gain a strong command of English. Our classes are highly interactive, and students benefit greatly from Q&A sessions, reading and writing exercises, group discussions, and interview practice. Unlike many other institutes, we emphasize not just spoken English but also writing skills, ensuring our students achieve comprehensive proficiency in the language. Besides all that, we offer dedicated courses

in personality development and soft skills to help prepare our students for future success.

Q. What is your perspective on the current online English learning opportunities for students?

In today's digital age, online platforms for learning English are aplenty, and many students prefer these avenues. However, the benefits of quality offline coaching still outweigh those of online learning. Direct interaction between students and teachers significantly enhances the learning experience and improves outcomes. Having said that, online learning is the reality today, so we are committed to adapt to the new emerging trend. But we want to do it in our way, as we try to maintain the values and benefits of traditional coaching intact in the process.

Q. It seems you have the necessary infrastructure and resources in place. How have you further developed Oxfame, and what additional courses have you introduced?

In fact, we have expanded beyond our flagship Spoken English course to various skill-based programs. We strive to cater to the diverse needs of students in alignment with the government's Skill India initiative.

During our journey, we realized that drop-out students and those who have not pursued higher education often lack the necessary skills for employment. With them in mind, we have designed a range of courses, including MS Office, Web Development, Photoshop, Video Editing, Tally, and Digital Marketing. Additionally, we offer typing courses in English, Hindi, and Urdu. I take pride in saying that these courses are completely free and accessible to everyone, regardless of caste, creed,

or religion.

Moreover, in collaboration with [XXX] Foundation, we provide free computer education to Madrasa students while also teaching them English and Hindi at our institute, helping them become self-sufficient. Upon course completion, all our students receive our certification.

and through partnership with the Asian Development Research Institute (ADRI), they Skill also obtain India Certificates. enhancing their employment prospects.

To be eligible for our certificates, students are required to maintain a mandatory attendance rate of 85-90%. The value of our certification is further enhanced by our rigorous assessment process: in addition to internal tests, students must also pass an external examination conducted by independent examiners from outside our institute.

Q. What impact your institutes has on students so far?

Approximately

1,600 students have earned various certifications from our institute, and we take particular pride in the fact that 80% of them are female. These women not only recognize the superior quality of our programs compared to other institutes but also appreciate the safe and secure learning environment

we provide.

Our students are now working in various government departments and private companies, while many have become self-employed, leveraging their computer and language skills to earn a livelihood. It brings me great joy to share that our Madrasa



students, who previously had limited exposure to modern education, have, after training with us, successfully cleared government teachers' exams. They are now leading lives of dignity and honor, realizing dreams they once thought unattainable.

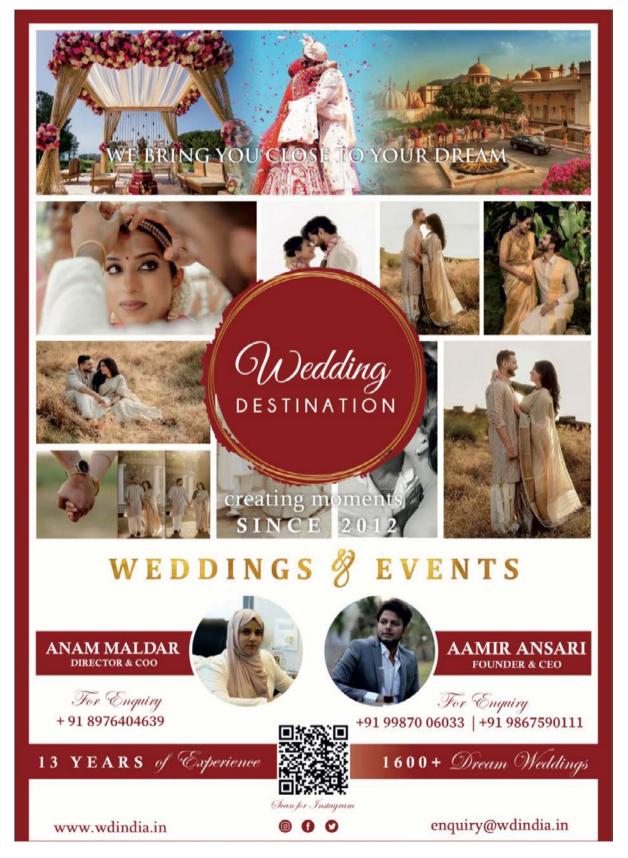
Q. What are your future plans?

While we will continue to strengthen our language and computer education programs, we also plan to expand our capacity, both in terms of infrastructure and enrollment, at our school—Seed Global School—located in Bhagalpur. The school is dedicated to providing

education to children from disadvantaged b a c k g r o u n d s . Currently, we support around 65 students from the poorest families by providing mid-day meals, books, uniforms, and other essential resources.

part of our ongoing commitment uplifting underprivileged communities, are also planning to establish an expansive well-equipped mechanic training center. This center will provide formal training to individuals aspiring to become mechanics. Not only will they receive high-quality professional training, but they will also provided with free mechanic toolkits to start their own workshops.

Additionally, through our partnerships and industry connections, we are committed to securing employment opportunities for them. Everything will be completely free, as we remain dedicated to ensuring a life of dignity for those who are often left unsupported by the mainstream system.



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