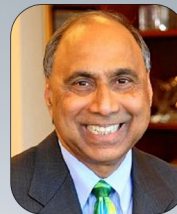




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From The Editor's Desk



By: Danish Reyaz

On a cool and refreshing Friday morning in 2009, I had the opportunity to meet Syed Muhammed Beary for the first time at a mosque in Bengaluru right after the Fajr namaz. The time and place were decided by him for the interview I had asked for as part of our story on top entrepreneurs in India who have made a significant impact on society.

He was a renowned real estate developer in Bengaluru who seemed to have a rare blend of business acumen and personal integrity, setting him apart from others in his fields.

He exuded calmness and wisdom. I couldn't help but be struck by his quiet confidence and, at the same time, the streak of spiritualism that kept him grounded and true to his values despite impressive achievements.

He had given me half an hour for the interview, but as it turned out, I ended up spending the entire time with him until the afternoon Friday prayer. We discussed many things both on and off the record, and I finally took his leave, feeling inspired and motivated to strive for excellence in my own life.

In 2013, I was again in Bengaluru to organise the All India Minorities Business Summit. But despite my best efforts, the plan was not coming through as planned. A week before the summit, I met Syed Muhammed Beary, disheartened, and informed him that I was planning to call the summit off.

At that time, he advised me not to give up and waste one month of hard work. He told me to redouble my efforts and realise where I was going wrong, as a lot can be done in the one-week time that was left for the Summit.

I started convincing entrepreneurs, business people, and professionals with renewed enthusiasm and belief. In just a week, things turned around for me. The Summit was held successfully, with as many as 175 representatives of different organisations from India and abroad turning up for the congregation.

The success of that Summit has given a new direction to my endeavour, and much credit for this goes to Syed Muhammed Beary because if not for him, my plan could have fallen through.

The cover story in this edition is my gratitude to the noble soul who is always willing to extend his helping hand to needy ones. The story covers the whole range of work he has been doing as a real estate developer in the field of green and sustainable development as well as his efforts in educational entrepreneurship to uplift the downtrodden. The story also sheds light on his life journey and how he overcame obstacles to make an impact in society.

Also in this edition, there is an insightful piece by Frank F Islam from America on how the recent tech layoff there could affect the H1-B workers and the Indian economy. Additionally, there is an article examining if Urdu journalism is declining in India. At the same time, an uplifting story showcases a Kashmiri youth's effective use of social media in the promotion of the Kashmiri language.

Another report covers a daylong meeting of dignitaries in Bhatkal discussing Taqwa Credit Cooperative Society. This Sharia-compliant and interest-free banking unit has successfully operated in Bhatkal and is now planning to expand to other parts of India, starting with the southern states.

In addition, this new edition is packed with numerous other fascinating stories, news, reports, and viewpoints that you might consider important.

As the diverse content of this month's edition is set to captivate you, we eagerly look forward to hearing from you with your valuable insights, thoughts, and reflections. So, enjoy reading, and don't hesitate to write back to us.

MIA - Business Summit 2023 A Shangri La for Muslim-entrepreneurs!

The two-day Business Summit 2023, organized by Muslim Industrialists Association (MIA) – an NGO which is fervently working since over a decade to chart out road map for Muslim entrepreneurs and industrialists. It also strives to bring little known Muslim start ups into its fold in order to provide organizational sanctity as well as financial cover to them. Located in Peenya Industrial Area, MIA featured businesses from various industries such as clothing, cryptocurrency, travel, baked items, fast food, educational institutions, and interior design, among others.

“MIA was established in 2004 and was entrusted to prevent drop-out rate among Muslims”, said the president of the MIA. Later it expanded its canvas and included educational and entrepreneurship assistance to the community – which is far behind the others in this important business activity.

MIA Business Summit 2023 serves as a platform for entrepreneurs

to showcase their products and services, and for the organization to carry out its mission of promoting entrepreneurship and education. The MIA has grown manifold during its 18 years journey and now claims 500 odd



members including over 80 female entrepreneurs.

Besides this, the business summit swore to shore-up budding start ups, right from envisioning concepts to anchoring for loans, tying up with 10-odd technical institutes to offer internship programs for students, inflating their membership base to over 1,000, bolstering women entrepreneurs, and backing up companies in satisfying their Corporate Social Responsibility (CSR) obligations, besides other goals.

Ziaullah Sherif, altruist, delivered a riveting speech on the significance of having good intentions, courage, and knowledge in running a successful business. He emphasized the importance of taking calculated risks and seeking assistance from friends or obtaining loans to grow a business.

The chairman of the Beary Group, Syed Mohammed Beary said, “If the community wants to excel in business and

commerce then it has to be honest in dealing with the people besides bolstering imaan.”

“We focus more on supplications and less on routine business procedures as well as dealings with people. We have to strike a balance between the two,” he reasoned.

Addressing young entrepreneurs, Beary further said, “If we want to surge ahead in business, then we have to be honest in our approach and dealings. Those who understood this are successfully running their enterprises.”

Maeeshat Foundation & Tarbiyah Cambridge International School moots entrepreneurial training to Imams!



Entrepreneurial activity has percolated through every sphere of human endeavor. Of late the students coming from Madrassas or Islamic seminaries, those who mostly look for the jobs in mosques and seminaries as Imams (priest), Maulanas (preachers), Muazzins (those calling faithful for prayers through reciting azan), etc. have been currently mooted to rope in for business trainings in West Bengal by Maeeshat Foundation - a Mumbai based NGO.

The Foundation has floated the idea of pushing such youthful Islamic scholars in business activities - those who couldn't find employment in mosques and seminaries due to limited vacancies available. It looks forward to impart crash courses on entrepreneurial activities of varied shades to them.

Danish Reyaz - the director of Maeeshat Academy (Mumbai) and popular among theocrats in the city as an emerging educational elite, says: "These youth who lie idle

due to lack of job usually fall prey to illicit temptations, and at times cause embarrassing situation for their parents and seniors. It also gives bad name to the institutions from where they have acquired degrees. In the end, it is Islam that bears the brunt of their trespass"

"In the past, a few among them turn out to be loose cannons and involved in nefarious activities in order to earn money through illegal channels despite knowing well that Islam prohibits earning through this route."

Social activist, politician and president of Islam Gymkhana Mumbai Advocate Yusuf Abrahani, believes religious teachings doesn't exclude modern education and commerce. "It's a painful irony that most of us think that religion is solely restricted to morality and prayers, but the fact is that the Islamic teachings include trade, commerce, modern education, and also guides faithful in multifarious ways to develop scientific temperament."

Advocate Yusuf Abrahani says Google has launched an app called Coursera with tagline - 'Learn without limits', which claims over three thousand courses, specializations and professional certificates that too in throwaway prices. Those interested could get their desired course from the site too.

Besides, the Imams will get crash course on modern education, science, English and mathematics in order to enable them to teach children and thus get fairly remunerated.

Training to sharpen skill

Danish says, "The motive behind this is to arrange training workshops for Imams in order to teach them English, Hindi, Mathematics, and Science up to the 5th-grade level so that they are capable of providing tuition services in mosque itself."

This will help in connecting Muslim families to mosques and getting qualified teachers inside the mosque. This will also be a very reliable source of income for the Imams. Additionally, the workshops will also provide training on managing small stores of provisions of daily needs like miswaak, soap, toothpaste, dates, honey, etc.

This will include training on inventory management, accounting, and customer service. The workshops will be conducted by experienced professionals with expertise in these areas.

Danish says, "We have proposed to conduct these workshops at locations convenient for Imams, such as the Mosques or nearby community centers or Schools. The workshops will be conducted on weekends or other convenient days and times, to minimize disruption to Imams' religious chore."


There are a plethora of Muslim

habitations across the country that reel through worst poverty, such as Malda, Murshidabad, Dinajpur, Nadia in West Bengal and similar places elsewhere where this project will trigger hope for the teeming hopeless. The holy month of Ramadan is merely sixty days away and this would be an opportune moment to learn the tricks of the trade and start the work.


M Azizur Rehman, director Tarbiyah

Cambridge International School in Malda laments, "Due to immense poverty the Imams in this region at times couldn't even afford two times meal. This is quite heart-wrenching. There's a great need to establish Maeeshat Foundation's WB chapter to address the problem of our area."

It's not only Bengal but similar poverty stricken pockets across India need the Foundation's attention.



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Jamia Hamdard organised dialogue on the media industry and its impact on society and democracy



Centre for Media and Mass Communication Studies, Jamia Hamdard hosted a crucial event which aims to provide a platform for critical examination and dialogue on the media industry and its impact on society and democracy.

The event was led by keynote speaker Dr. Anurag Batra, Chairman & Editor-in-Chief of BW Businessworld and Founder of the Exchange4media Group, and he focused on the transition of traditional media to digital media and its impact on the industry.

Prof. Farhat Basir Khan, in his introductory address, emphasized the significance of the promoting transparency and ethical standards in

the media industry and strengthening the democratic process.

Dr. Batra shared his experiences in the media industry and the importance of media literacy and promoting transparency and ethical standards. He also discussed the impact of technology on the media industry. With statistics showing that 85,000 crore was spent on advertising in the media, with 38% coming from television and 18% from digital media, Dr. Batra emphasized the significance of the media industry. He also discussed the essential skills for success in the media industry,

including curiosity, personality, and the ability to think.

Prof. Farhat Basir Khan appreciated

the visionary and Dynamic Vice-Chancellor of Jamia Hamdard Professor (Dr.) M Afshar Alam, and Registrar, Mr Syed Saud Akhtar for their support in making such initiatives possible. He expressed his gratitude to Prof. Reshma Nasreen, Director of the Centre of Media & Mass Communication Studies for her support. The series was conceptualized, curated and organized by distinguished Prof. Farhat Basir Khan.



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People and Planet before Profit

Syed Mohamed Beary

A torch Bearer of Sustainable Development for last four decades



By: Danish Reyaz



Bearys Global Research Triangle (BGRT), Whitefield, Bangalore (Front View)

Mangalore, a throbbing port city in Karnataka, is well-known for its pristine seabeaches, beautiful monuments, delicious cuisines, and diverse culture. At the same time, the city is known for its sizeable Muslim population comprising different ethnic communities, of which the Beary community is most prominent.

The Beary community traces its root to Arab merchants who settled in coastal south India in the early seventh century. Because of their ancestry, the community has been in trade and business for a long time. This business community is not solely concentrated in Mangalore but also scattered to different parts of Karnataka and elsewhere in the country.

The community has produced many eminent people, and Syed Muhammed Beary is one of them- a successful real estate entrepreneur and developer currently based in Bengaluru.

He is the Founder & Chairman of Bearys Group, a leading construction group in Bengaluru credited with having built many platinum-rated buildings and completed several high-profile projects across the country and abroad.

Mr. Beary is also environmentally conscious, unlike many builders and realtors who often flout environmental norms in completing a project. He has been a champion of sustainable and green development showing exemplary regard for environmental conservation.

Besides, and perhaps most importantly, Mr. Beary is a socially aware entrepreneur with a strong commitment to the upliftment of the poor and downtrodden. He runs a group of educational institutions in and around Bengaluru and Mangalore, providing world-class education, and thus shaping the future of the youth, especially the poor.

Mr. Beary's achievements and impact on society are worth admiring, more so because he was not born with a silver spoon in his mouth. He is a self-made man thanks to his sheer hard work and steadfast belief in the Almighty. Here is an inspiring story of his success and his unflinching commitment to people and the planet.

Birth and Childhood

Mr. Beary was born into a poor family on July 28, 1956, in Kudapur,



Bearys Global Research Triangle (BGRT), Whitefield, Bangalore (North View)

a coastal village in Udipi district, 55 km south from Bhatkal in Karnataka. His father used to earn only Rs. 362 a month, doubling as an Imam (priest) and a teacher. With that meagre income, it was a never-ending struggle to take care of his children, who were thirteen of them.

Mr. Beary was good at studies, but the financial problem was getting in the way. Yet, he continued till 7th grade. When he was in the 7th grade, an unfortunate incident happened. One of his cousins, who was very dear to him, died. It greatly affected his young mind, which was already disturbed seeing the financial difficulties at home. Thereupon, Mr. Beary couldn't concentrate on his studies and missed his annual exam. And one day, without telling anybody, he took a bus to Mumbai in quest of some work to contribute to his family's income. Thus, he became a school dropout without life giving him a second chance to return to school.

Became Evolved and Knowledgeable Man

It is difficult to believe that Mr. Beary, a distinguished businessman, who builds corporate offices, runs schools and colleges, handles hundreds of employees, deals with officials, politicians, and corporate honchos on every day basis and gives speeches in chaste English, could actually be a school dropout.

He has developed himself impressively despite missing out on formal education. He never let it affect his thirst for knowledge and desire to evolve. "Life is the biggest school." Mr. Beary says. "Every new day brings a new lesson. It is up to us to detect that lesson and learn from it."

He reveals even though he stopped going to school, he never stopped learning. Be it religious or modern education; he kept learning all by himself alongside doing his work.

With his efforts, he has grown into a man of knowledge with rich insight into various issues and topics concerning our life, religion, society, and the world. These intellectual enhancements in his life are achieved

alongside his impressive business skills and professional competence.

Pursuit and Perseverance

Mr. Beary reminisces about the day when he took the bus to Mumbai. He says he didn't know then what that journey would entail, but he was hopeful that something good would come out of it.

"Hijrat (Migration) has its blessings from God. It can change life for the better. Plus, it is the Sunnah of our beloved Prophet. Had I not migrated, perhaps my life wouldn't have transformed," says Mr. Beary.

According to him after migrating to Mumbai he started doing odd jobs that came his way. Financial rewards were much less for the hard work he was doing, but he didn't lose heart as he exercised Sabar (patience).

Sabar has an important element in Islamic theology as Quran says the Almighty, Allah is with those who are patient in the face of problems and adversities. However, Mr. Beary slightly differs regarding what Sabar,



NTT Global Data Centre, Whitefield, Bangalore

an Arabic word, actually means.

He cites one of the early translators of the Quran, Muhammad Marmaduke Pickthall, who translated Sabar as perseverance. Mr. Beary passionately says, "Sabar doesn't mean exercising patience only, leaving the matter to God. On the contrary, Sabar means striving continuously to change difficult situations with grit and resilience."

Guided by that philosophy, Mr. Beary never abandoned the hope for a better tomorrow during his struggle in Mumbai. He was constantly looking for opportunities to increase his earnings so that he could help his family back home. And in his persistent quest, one day he got the opportunity to go to Muscat, the capital of Oman.

During those days, finding a chance to go to Gulf countries was a big thing. Mr. Beary grabbed it from both hands. There he started with ordinary work but soon managed to get employment in a big oil company.

Mr. Beary says that getting a job at the oil company was a big leap on his path to a good career. He used to get Rs. 23,000 as a monthly salary, a large amount in those times. "More than the good salary," he says, "my job at the company provided an opportunity to learn the ropes of the business. The business skills and acumen I have developed today have much to do with my job at that oil company."

The Homecoming

With good earnings and the happiness of helping the family, Mr. Beary was

having a good time in Muscat. He had dreams and determination to do well further in the land of fortunes. But he was also a young man, and family members back home wanted him to get married.

So, as per the family's wish in 1976, Mr. Beary was married to a girl in his native place. It was one of the happiest moments in his life. But soon, misfortune struck, and it snatched his loving father from him as the former died in 1980.

Mr. Beary says it was a time for reflection. On the one hand, he had responsibilities towards his wife and children who were in India; on the other, his soul was anguished after his father's demise.

After much consideration, Mr. Beary



Lobby view of BGRT, Bangalore

decided to move back to India as he began to dislike living away from his loved ones. “It was a tough call leaving Muscat because I wasn’t sure what to do after returning to India. However, I knew I would make good of any opportunity I get or create if I work hard,” says Mr. Beary.

Starting All Over Again

After returning to India, Mr. Beary took some time vacillating between a few options to get started. He also didn’t have much capital to invest by now. So, finally, in 1981, he decided to be a real estate agent. However, there was one problem. It was a field known for alleged corruption.

Mr. Beary says, “At first, I thought I would be a misfit for this profession, but then I committed myself to work on my terms without compromising

my values. And Alhamdulillah, today, I have given a new direction to this profession.”

People who happen to know Mr. Beary vouch for his honesty and moral uprightness. He says he never looked for a shortcut in life because once someone takes that route, they start compromising and embracing dishonest ways.

Mr. Beary founded Bearys Group in 1981 and with it his humble journey started. Ferrying around the city on an ordinary scooter to meet with clients and visit sites became the everyday norm. Hopes and heartbreaks in business dealings became part of life. But the show went on.

In two years of hard work, Mr. Beary managed a profit of seven hundred fifty rupees. It was surely not much, but it gave him happiness and the

impetus to keep going. He says, in 1986, he succeeded in arranging lands for various multinational companies such as IBM, Motorola, etc. It resulted in good financial gain and, at the same time, provided him recognition in his field.

Making a Leap of Faith

Mr. Beary kept floating amid the highs and lows of the market by dint of his hard work. However, in 1992 when the market revived, many overseas companies also threw their hat in this field, increasing the competition. At this time, Mr. Beary took a bold decision to try his luck in Construction and Development. Mr. Beary tells a fascinating story about the first project his company undertook.

He says that they could find three-acre land in Mangalore where they planned



NTT Global Data Centre, Ambattur, Chennai

to build 120 flats. But the problem was it called for a massive investment of around 18 crores, whereas he only had 1 lakh rupees.

Any normal businessman would have developed cold feet because of the vast insufficiency of fund. Even so, Mr. Beary ventured into his maiden project. “I have unwavering faith in God. Without his grace, nothing is possible. It was only his blessing that with such little initial fund, we could complete the project.” Mr. Beary says, “In the gratitude of the Almighty, we aptly named the project His Grace Residential Villament.”

Up next, Mr. Beary took up the Green Orchard project in Domlar, Bengaluru, a housing society containing around 40 flats, completed in 1995 and remarkably without cutting down a single tree. More projects followed, and Bearys Group’s caravan started moving on in its new endeavours.

Pioneering Design-Build-Deliver Model

There are some differentiating features that make Bearys Group stand out in competition. With time it has mastered the art of completing projects in the Design-Build-Deliver (DBD) model, taking all accountability from start to finish.

Since all aspects of a project come under the complete ownership of Bearys Group, the project sees no hold-ups at any stage and construction work moves at a quick pace, resulting in cost savings.

Mr. Beary says, “The DBD model has several advantages for the clients. Given that projects are completed at a seamless pace and delivered with a reduced timeline, it enables our clients to put the projects to use and monetise them sooner than expected.”

Thanks to a four-decade experience and vast expertise, Bearys Group

ensures the best environment-friendly design with great practicality and high aesthetics. Moreover, the whole process goes through a stringent quality check.

Green Architecture and Sustainable Development

The UN Climate Conference at Glasgow in 2021, in which India was a signatory, pressed the alarm button about the rising Green House Gas emission, creating environmental havoc in the form of climate change.

To the total Green House Gas (GHG) emission, buildings and rapid urbanisation contribute 40 percent, which will only increase in the coming years.

So, there is a dire need to reduce GHG emissions by shifting to renewable energy. Mr. Beary says, “For that, we are already geared up. More than 80 percent of energy requirements in all



IGBC Net Zero Award for Badriya Juma Masjid, Kodi, Kundapur

our projects are fulfilled by renewable energy.”

The Bearys Global Research Triangle (BGRT) in Whitefield in Bengaluru and Badariya Juma Masjid at Kodi are two shining examples of Net Zero Building, which meet 90 percent of the energy requirement from Green Energy while some other projects await similar certifications from Indian Green Building Council (IGBC),

IGBC, a part of the Confederation of Indian Industry (CII), is dedicated to enabling a sustainable built environment for all and facilitating India to become one of the global leaders in the sustainable built environment by 2025.

Mr. Beary, a senior fellow of CII-IGBC since 2015, also happens to be the Chairman of the IGBC- Bengaluru chapter; no wonder, for his excellent credentials and commitment towards green architectures and sustainable development.

Mr. Beary says that Bearys Group has strictly adhered to environmental

norms since its inception. All the buildings by the group have the hallmark of sustainable green architecture.

“In our projects, we don’t cut down trees, use renewable energy, and ensure our buildings receive ample sunlight during the day to minimize electricity use. At the same time, we don’t cause damage or injury to the environment as we segregate and recycle discarded wastes,” says Mr. Beary.

This approach of Bearys Group also ensures design diversity. Its projects are uniquely designed with state-of-the-art technology to meet green architecture and sustainability principles. For example, Bearys Harmony Homes, one of the group’s early projects, has about a hundred flats but features forty flexible designs.

Mr. Beary proudly says, “We are perhaps the first developer in India to have six Platinum IGBC-rated projects.” Platinum rating is awarded by IGBC for a project addressing

all aspects related to environment and green features under different categories.

Mr. Beary further adds, “Scores of our projects have won several awards and certifications from national and international organisations in various categories for our committed efforts to mitigate our buildings’ harmful impact on the environment.”

Venturing into New Areas of Entrepreneurship

It is essential to scale and expand in any business endeavour, constantly adapting to the changing trends and technologies to gain a competitive edge over others. Bearys Group has done the same.

From a real estate agency four decades ago, it has transformed into a vertically integrated property development company and total real estate solutions provider that takes care of every aspects: design, development, construction, management, marketing, as well as consultancy.



National Energy Leader Award, BGRT for 3 Consecutive Year Energy Efficiency Award

In addition to being Bengaluru’s ‘first total real estate provider,’ Bearys Group has forayed, with much success, into new businesses such as Retail & Dealer Partnerships, Interior Solutions. Managed Offices, Investment, Hospitality, IT and Global Enterprises, etc.

“The level of expertise, experience, and brand cachet we enjoy has allowed us to succeed and delight our customers and clients in all our new ventures thanks to our quality of service and delivery,” says Mr. Beary.

The leading real estate group is

truly diverse in its services. With an extensive network of specialists and their technical know-how, it is equipped to meet the complex needs of high-profile clients, including corporates, government agencies, MNCs, and individuals in India and abroad.

“So far Bearys Group has designed and delivered 4000+ homes and apartments and over 5 million sq. ft. of commercial space including Corporate Offices, IT Parks, R&D Centres, Lab Facilities, Data Centres, Educational Campuses and over a million sq. ft. of

mall space,” says Mr. Beary.

Numerous structures and buildings erected by Bearys Group are undoubtedly environment-friendly, intricate in detail, and high in quality. Moreover, they are also known for beautiful aesthetics catching everybody’s fancy.

Here are some of the engineering marvels that remarkably bring to the fore the expertise, experience, and leadership of Bearys Group, in developing architecturally significant, resource-efficient, and sustainable green buildings in the large-scale



NTT Global Data Centre, Mahape, Navi Mumbai

project categories.

Bearys Global Research Triangle (BGRT)

Bearys Global Research Triangle (BGRT) is the most seminal work of the Bearys Group. A world-class, high-technology research enclave built on a 21-acre land in the proximity of ITPL, Whitefield, Bengaluru, BGRT is modelled on Research Triangle Park (RTP), North Carolina, USA.

The elegantly designed and highly advanced R&D centre is India's first LEED Platinum Research Park and recipient of numerous other awards, setting benchmarks in green architecture and sustainable development in the country.

It comprises five research towers and offers expansive and flexible spaces for top businesses and IT solutions. It is a place where great minds meet,

collaborate, and develop breakthrough products and services.

Mr. Beary says, "Instead of a regular building, we thought of making a building geared towards R&D and lab requirements with fewer columns and more open space as well as greenery-filled surrounding for a calming effect. The structure and architecture of the building speak for themselves while being completely integrated."

NTT (Japan) Data Centre

With the increase in IT systems complexity, such as the emergence of cloud computing, Data Centres that store and process data for organisations have also evolved in design and security.

Over the years, Bearys Group has established itself as one of the leading Data Centre providers in the country as it understands the paramount need

of the companies to keep their data supply seamless and safe with expert hardware handling in a highly secure place.

Built on a 1.4 million sq. ft. area and adjacent to the BGRT in Bengaluru, the NTT (Japan) Data Centre (previously NetMagic Data Centre) is an example of Bearys Group's competency in building critical infrastructures with impregnable security.

Alongside the constant surveillance and multiple-layer security checks, the robust building has double-drop flat slab system construction. It is also protected with tall boundary walls with barbed wire for external security.

Following stringent quality, a lot of value engineering, and timely delivery, Bearys Group completed this first data centre in record time to the client's delight.



Bearys Lakeside Habitat, Bangalore

Mr. Beary says, "Instead of short-term benefit, I prefer long-term partnership in all my business endeavours." This faith-based relationship has led to many more data centre projects for the Bearys Group, including a Second Data Centre in Bengaluru and an NTT Data Centre, each in Navi Mumbai and Chennai.

In addition, the lasting partnership with NTT has also resulted in the development of a high-security Cable Landing Point (CLP) where a submarine or other underwater cable makes landfall in Chennai.

Bearys City Centre, Shivmogga

One of the most happening places in Shivmogga, Karnataka, the Bearys City Centre has a lot to offer the public. The mall is massive and futuristically designed, having well-carved-out spaces for shopping, cinemas, dining, and much more.

Developed on the Public-Private-Partnership (PPP) model with

Shivmogga City Municipal Corporation, the shopping mall is the proud recipient of the Best Shopping Mall award from CREDAI.

Mr. Bearys says that the mall has the advantage of drawing large footfall for its central location in the city and its expansiveness (5,50,000 sq. ft) for accommodating everything for a world-class shopping mall.

Bearys Lakeside Habitat, Bengaluru

The Bearys Lakeside Habitat, often called "Twin-Towers", constructed by Bearys Group, is an ideal residential destination for people seeking a chic urban lifestyle.

An example of the finest architecture, the Bearys Lakeside Habitat hosts apartments epitome of luxury and elegance. The two towers are connected by a beautiful mid-level bridge, providing the building with fantastic utility.

"In 2007, when the Bearys Lakeside Habitat was inaugurated, it was the

tallest building in the south India with 26 storeys," says Mr. Beary.

The building offers an amazing view of the surrounding greenery and the nearby Hebbal lake and is located enroute to Bengaluru international airport. The project is the winner of the FIABIC Prix of Excellence Award, alongside several other awards.

Bearys Valencia, Mangalore

Bearys Valencia is Mangalore's first luxury green homes project spread over 120,000 sq. ft. in Kankanady, in an up-scale locality with a great neighbourhood and easy accessibility to city roads.

The single-building project completed in 2009 hosts 36 units equipped with all modern-day amenities and luxury. Valencia which boasts twin awards from CREDAI is built with innovative 'green' features in harmony with the environment.

Mr. Bearys says that Bearys Valencia offers villas and apartments in the perfect combination of contemporary



Bearys Knowledge Campus, Near Mangalore University, Mangalore.

architecture and features for content and comfortable living.

Bearys Turning Point, Mangalore

Located at Derlakatte, Mangalore, Bearys Turning Point is a major residential project, covering a 700,000 sq. ft area enveloped by green surroundings and having access to all major city zones.

Bearys Turning Point has integrated the development design concept with residential apartments, studio units, a shopping mall, food courts, entertainment zones etc.

Moreover, it is nearby Mangalore University, Infosys Campus, and a few medical colleges, further adding to the convenience of the property.

Moreover, it is nearby Mangalore University, Infosys Campus, and a few medical colleges, further adding to the convenience of the property.

Mr. Beary says that Bearys Turning Point is the first-of-its-kind lifestyle

project, combining a modern multilevel neighbourhood with vibrant, integrated development built in a climate-sensitive sustainable architecture. He adds, “It houses South India’s first student accommodation and is the recipient of twin awards from CREDAI.”

Bearys Harmony Homes, Bengaluru

Because of both inner and outer aesthetics, this residential project conspicuously stands out in Hennur, HRBR layout, a central residential area in Bengaluru. The project is divided into two blocks with a total of 100 homes with 40 different designs. A bridge connects the two blocks, a design element also carried forward to the Bearys Lakeside Habitat.

The flats in society are meticulously designed to suit changing trends and lifestyles. At the same time, its green architecture as a whole speaks for itself for its complete harmony with the environment. Like any other building of Bearys Group, Harmony

Homes also has several awards to its credit, including the prestigious IIA 2005.

The projects mentioned above are only a few in the vast repertoire of Bearys Group. There are lot more other notable projects such as The Acacia Lake View, an upscale limited edition designer condos society beside the Ulsoor lake, Bengaluru; Bearys Green Avenue, amid lush green surroundings in Mr. Beary’s hometown Kundapur, Udipi; and Bearys Cul-de-Sac, another luxurious residential project, in the central Bengaluru which proudly hold the flag of Bearys Group’s fame, prominence, trustworthiness.

Many of the Bearys Group residential projects have also come up in the cities like Mumbai and Chennai as part of the group’s pan India initiative. Furthermore, upcoming top projects like the development of Campuses, R&D Labs, Corporate Offices, IT Parks, etc., will take Bearys Group’s reputation to a different new level under Mr. Beary’s stewardship.



Bearys Institute of Technology (BIT), Mangalore

Bearys Education: Taking Forward the Legacy

Wealth brings responsibilities towards society. Successful people turn towards different social endeavours when they are well-established and have disposable income. However, this was different with Mr. Beary. Even when he struggled to make ends meet in Bengaluru at the beginning of his career, he took the cudgel to provide affordable and quality education, especially to the children from the poor sections.

Mr. Beary says that it all started with a phone call he received from his brother in 1981, who informed him that the school where his father used to teach had received a notice for closure on the grounds of an abysmal number of students (four, to be exact).

Mr. Beary, at that time, had only Rs. 32,000 in total as bank balance or cash in hand. He rushed back to the village to save the school and his forefathers’ legacy. The school was built in 1906 on the land bequeathed by his great-grandfather, Kote Sufi Saheb. It was later taken care of by his father Haji K Mohidin Beary.

The first task before Mr. Beary was to increase the enrolment of students and the strength of teachers, which had dwindled to only two by then. Moreover, the aging dilapidated school building was crying for repair.

While the last two things were in his hand, the first task to draw in students was a tough challenge. Mr. Beary realised that without winning back people’s confidence, this would not be possible. So, he and his brother Haji Master Mahmood started knocking on doors in the village to convince parents to send their children to school.

His efforts bore fruits, and the strength of the schools began to rise. He even motivated students and teachers to work hard. As a result, the results of the school started improving year by year.

After stabilising the school, Mr. Beary felt the need to do more in the education sector, which was in a sorry state of affairs in Kudi. The children of well-to-do families had access to education somehow, but the children from the marginalised sections were largely remaining out of school.

Mr. Beary thought if the number of

institutions increases, it will lead to more students getting into the ambit of formal education. So, he decided to establish Haji K Mohidin Beary Educational Trust, which opened the gates to establishing more educational institutions.

Starting from the one old school, today Mr. Beary takes pride in a total of 22 educational institutions spread in Kodi, Mangalore, and Bengaluru, providing world-class education starting from primary to college levels. About 5,000+ students are studying, and 20,000+ alumni are spread nationally and internationally.

One of the alumni, Ganesh Pujari, the VP of Administration and HR Services at the prestigious Lodha Group, adjudged as one of the top 100 great people managers of India in 2020, hails from Kodi, Kundapur. He says that if not for Mr. Beary he wouldn’t have achieved anything in life.

Ganesh Pujari was a primary dropout, but Mr. Beary convinced his parents to send him back to school. He says he was from the first batch of students from Haji K Moidin Beary High School to pass out.



Bearys Enviro-Architecture Design School (BEADS), Mangalore

Ganesh Pujari goes on, recalling, “Mr. Beary was the bedrock of the school. He used to visit our school every month and find out our difficulties and instruct the teachers to sort them out. Truly, his encouragement and guidance prepared us for life besides exams.”

The story Ganesh Pujari shared is one of the many examples demonstrating Mr. Beary’s passion and commitment to the cause of education. Thanks to the latter’s leadership, Bearys Group of Institutions has grown by leaps and bounds, establishing several educational institutions, including schools, colleges, polytechnic etc. Below are mentioned some of the premium educational institutions run by Bearys Group.

Bearys Institute of Technology (BIT)

The Bearys Institute of Technology (BIT) is situated 5 km from the Mangalore University campus at Konle amidst abundant flora and fauna. The college also falls near the bank of the Netravathi River, adding to its scenic beauty.

It came into existence in 2009 as part of the ambition of Mr. Beary to provide

higher technical education to youth. “We already had several schools, a pre-university college and a first-grade college. So, there was a need to complement that with a degree-level college for higher studies. We felt it prudent to start with a technical college for the employability potential of technical courses,” says Mr. Beary.

In terms of courses, the BIT has four-year Bachelor of Engineering (BE) degree programmes covering Civil Engineering, Computer Science and Engineering, Electronics and Communication Engineering, Mechanical Engineering etc. On the other hand, the two-year post-graduate programmes include Computer Science and Mechanical Engineering (Machine Design). Interestingly, the college also runs PhD research programmes in Mechanical Engineering, Physics, and Mathematics.

If that is not all, there are add-on new generational courses like Artificial Intelligence, Cyber Security, Data Analytics, etc. The institute is approved by the All India Council for Technical Education (AICTE) and is affiliated with Visvesvaraya Technical University.

The college has competent and experienced faculty, top-notch facilities, and modern labs. As a result, the students benefit from quality learning. Moreover, the college has an excellent placement cell that leaves no stone unturned to secure a placement for students, which is improving every year.

Bearys Envo-Architecture Design School (BEADS)

The Bearys Envo-Architecture Design School (BEADS) is another flagship institution from Bearys Group that contributes substantially to the field of architecture and design by churning out brilliant architectures.

Mr. Beary says, “The school was established in 2015, sensing the industry’s pressing need for good architectures who also could support our different endeavours.”

The curriculum at BEADS has a pragmatic approach emphasizing groundwork, site, and workspace visits combined with solid theoretical knowledge. It is designed to prepare students to handle on-site practical challenges and make them proficient with emerging architectural trends and techniques.



Bearys Group of Institutions, Kodi, Kundapur

But the most noteworthy thing about BEADS is nurturing a strong bond between students and nature. The school creates passionate students about Green Architecture and Sustainable Development & Design. Not to mention environmental consciousness is embedded in the school’s name.

BEADS is located adjacent to BIT in the same plot of land in the lap of the same scenic greenery and peaceful atmosphere, ideal for focused learning.

The modern fully-equipped school in terms of studio learning, computer-aided design facilities, high-quality working spaces, and workshops is aided by a highly experienced faculty abreast with contemporary design approaches.

BEADS is approved by the Council of Architecture (COA) and affiliated with Visvesvaraya Technological University.

Bearys Institute of Technology (BIT) Polytechnic

Bearys Institute of Technology (BIT) Polytechnic was introduced in 2013 to meet the diverse needs of students from various backgrounds. “Those

students who are not financially strong and need to earn early in life are covered through our Polytechnic Diploma courses,” says Mr. Beary.

The special three-year diploma programme at BIT is one of the best in the industry as it is geared towards the comprehensive enhancement of students’ abilities in theory and practical.

Mr. Beary informs that after completing the course, fully-equipped students can explore their opportunities in the job market or opt for further upgradation to the BE programme through lateral entry.

Bearys Pre-University College

To enrich the knowledge and competence of students before they enter higher education, Mr. Beary founded Bearys Pre-University College in 2001 at Kodi, Kundapur.

The college provides two-year courses to students in Arts, Commerce, and Science streams with the help of highly expert faculty in an intellectual environment equipped with all facilities and equipment.

Mr. Beary says, “The college aims

to promote academic excellence and create socially sensitive students committed to the cause of the marginalised and less fortunate ones in society.”

Bearys First Grade Collge

Established in 2005 at Kodi, Kundapura, the Bearys First Grade College is another shining addition to the Bearys Group of Institutions offering undergraduate degree education in Arts, Commerce, and Management.

The education provided here is aimed at the overall development of the students so they can flourish in their career paths. The students hugely benefit from various programmes such as personality development, arts & cultural initiatives, community work, and environmental awareness.

Bearys College of Education

As much as society needs a good education, it also needs competent teachers. Mr. Beary knows it and hence has established Bearys College of Education to create the best teachers and in good numbers.

The Bearys College of Education



Graduation Day of BIT & BEADS

provides qualitative professional courses, offering a Bachelor's Degree in Education (B.Ed) and Diploma Education (D. El. Ed) to make aspiring teachers into world-class teaching experts equipped with innovative teaching and learning techniques.

Mr. Beary says, "One can know the quality of education of our college from the fact that since inception, it has achieved three consecutive ranks from Mangalore University."

Bearys Seaside Public School

Amidst scenic beauty and serene seaside view, the Bearys Seaside Public School, built in 1995-96, is offering quality education to the rural areas of Kodi, Kundapura.

From L.K.G to standard X, the CBSE-affiliated school has over 500 students who get all-inclusive value-based education and ample exposure to extracurricular activities such as arts, drawing, music, karate, yoga, and creative arts.

The school boasts of an excellent academic record over the years and is equipped with myriad facilities,

including a vast playground with various sports activities, a well-stacked library, a modern laboratory, and a central computing center.

Bearys Public School

Another school that has been doing exceedingly well in providing education from nursery to class X is the Bearys Public School, built in 2000 in Mangalore.

In pursuit of the holistic growth of students, the school uses the best curriculum program that also emphasizes the growth of students' non-academic faculties through several outdoor and indoor activities.

Taught by the best of the faculty, the students at Bearys Public School have access to the best facilities to flourish in their education and remain a step ahead in the competition.

His Grace Montessori- House of Children

Away from the beaten track, His Grace Montessori- House of Children in Udupi, which started in 2015, is a unique way to teach students in their

formative years.

It is designed to educate students through self-driven activities, hands-on learning, and collaborative play, ideal for unlocking their full potential to develop them into fine adult human beings.

With a particular focus on making them aware of values and relationships, the highly skilled staff do their utmost to enhance children's innate abilities. In doing so, they employ various scientific techniques and engage in child-specific activities through child-centred learning methodologies.

Mr. Beary says, "The motto behind this form of education is to give wings to children's dreams for the future in keeping with their interest and liking."

Other Educational Institutions

Besides the above-mentioned notable institutions, Mr. Beary also runs various other schools dedicated to the educational upliftment of the poor in Kodi, Kudapura, including the Government Lower Primary School



Badriya Juma Masjid, Kodi, Kundapur - (IGBC Platinum rated place of worship)

and Government Higher Primary School, affiliated with the state government board.

Also, there is a computer training centre at Kodi to help train youth in computer education, a modern-day necessity to keep pace with the world.

At the same time, Mr. Beary has a special arrangement for his workers who can leave their babies and toddlers under the supervision of trained staff at the creche facility in Mangalore.

An institute for training health professionals is also planned to come up in Bengaluru. Named the Bearys Institute of Health Sciences, it will likely be operational soon, providing various courses in Pharmacy, Nursing, and Physiotherapy.

Bearys Shiksha and Suraksha Fund (BSSF)

Mr. Beary is quite considerate towards his employees. Bearys Shiksha Suraksha Fund (BSSF) is a commendable initiative from him to help his employees fund the educational expenses of their children.

Mr. Beary says, "Our employees are common people; so it is our duty to see that their children don't lag behind in life in want of good education."

Under the BSSF scheme, employees are encouraged to contribute voluntarily to the BSSF account from their salaries. Then a matching contribution equal to the staff contribution is added to the account by the management. The total amount then is utilised towards meeting

the educational expenses of their children. Thousands of Bearys Group employees have hugely benefited from this scheme so far in furthering the educational dreams of their children.

A Man with Liberal Religious Outlook

Mr. Beary is a smart-looking man with a moderate size beard on his face that doesn't give him a categoric religious identity. But he is rooted in religious values and remains a passionate advocate of peace and brotherhood.

A man of the 21st century Mr. Beary is guided by a scientific temper, rational outlook, and modern thoughts, all in harmony with his religious belief system.

According to him, religion and science



Badariya Juma Masjid, Kodi Kundapur - IGBC Net Zero Building

are not at variance with each other, but they are complementary for the peace and prosperity of humankind. He says, “Instead of making me orthodox or narrow-minded, my religion has played its part in broadening my mind and liberating my soul.”

However, Mr. Beary feels the pain when he sees people mindlessly fighting and casting aspersions in the name of religion. He cites the example of his religion, Islam, which is painted in a bad light following a deliberate and concerted campaign against it. However, he advocates Sabar and forgiveness so

that the tussle is not escalated further. He says it is a tough time, but Muslims should not become reactive and instead answer their critics intellectually,

depicting the true nature of Islam. More than becoming a practising Muslim only in terms of Namaz, Roza, and Zakat, Muslims should also care to become a practising Muslim in terms of Khulush and Ikhlqa, which our religion mandatorily teaches.

In addition, we must learn to keep pace with the worldly system and not be stubborn to embrace change. We must present Islam in the best of light through our deeds so that the negative perception of our religion is dispelled.

Mr. Beary's desire



Green Power

Front View



Bismillah Masjid, Bismillah Nagar, Bangalore

to showcase Islam in the right and contemporary way, having all its core values intact, can be seen in a few of his works that have a connection with Islam. Whether it is the green mosque at Kodi, the Arabic school in Mangalore, or the Calligraphy school in Bengaluru, they all reflect the modern and progressive outlook of Mr. Beary.

Badariya Juma Masjid in Kodi

Mr. Beary's forefathers were pious Muslims who built mosques for the common public to offer Namaz. His great-grandfather built the first mosque in Kundapur close to 100 years ago. The mosque was built from the money the old man had saved to go for Hajj, who, unfortunately, couldn't make it because he failed to obtain medical clearance from the government because of poor health.

The second mosque at Kundapur was built by Mr. Beary's late father

with the help of the villagers about 55 years back. Mr. Beary says going to that mosque and spending time in the elders' companionship has profoundly affected him. He says that whatever little he has learned about piety, cleanliness, human values, and universal brotherhood came from that mosque.

But the mosque was small, and with the population growing, it became uncomfortable for Namazis as a lot of heat would get entrapped inside. Mr. Beary brought into play his expertise as India's leading green building developer. He transformed it into the world's first green mosque.

The material and the design of the mosque is geared towards minimum heat generation. The outer walls have a net pattern design with maximum outlets to let in sufficient wind and light but minimum heat.

Moreover, the use of Chinese mosaic, frost fans, and wind scoop keeps the mosque cool and well-ventilated. As

a result, Namazis inside the mosque experience an airy, roomy, and bright ambience to focus on their prayers comfortably.

The green mosque utilizes solar and wind energy for power and electricity. At the same time, it is ensured that there is no wastage of water or any harm done to the environment. Heartening to note a few odd coconut trees have not been chopped down during construction but incorporated inside the mosque structure.

The extensive detailing in making the mosque green and sustainable is one part of it; the other part is its modern aesthetics. The mosque sports an alluring contemporary look that doesn't reflect a strict Islamic design in terms of domes and minarets yet keeps the traditional essence of a mosque intact.

According to Mr. Beary, they haven't consciously used green colour identified with Islam in or outside the mosque. Instead, there is white paint



Bearys Group of Institutions, Kodi, Kundapur

all around, and even the exquisite calligraphy has a white hue, providing a differentiating look. At the same time, the mosque uses local laterite stone at the front to give it a traditional touch.

Mr. Beary says, “Our efforts were to make the mosque identifiable with the modern face of Islam as well as sustainability. I am happy that we achieved our objective. Besides, the mosque is a fantastic specimen of green architecture.”

Iqra Arabic School

Iqra Arabic School was an outcome of intense deliberation on imparting religious teachings without neglecting worldly education. With this noble aim, the Iqra Arabic school was established in 1998 in Mangalore, where hundreds of students are receiving education in the Arabic medium; however, at the same time, these students are getting fully conversant in English and can surprise anybody with their knowledge vis-a-vis any regular English medium

school going student.

Mr. Beary says, “The idea behind the school was it should be different from the traditional Madrasa to provide Islamic teachings alongside modern education that includes science, mathematics, languages, etc.”

The Iqra Arabic School has proved to be a model school for Muslim children, providing strong moral and ethical teachings and following a high-standard academic curriculum. The students have the best of both worlds in this bilingual English-Arabic setup.

Besides theological courses like Alim and Hifzul Quran, students have the advantage of a wide range of extracurricular activities, well-equipped computer labs, digital classrooms, technical knowledge, and learning public speaking skills.

Institute of Indo-Islamic Art and Culture (IIIAC)

Apart from his fervent desire that the

world sees Islam in the positive way it deserves, Mr. Beary also has a keen interest in Islamic calligraphy, an age-old, aesthetically pleasing art of writing Arabic and Urdu scripts. He genuinely wants to revive this art from neglect and indifference.

He believes writing verses of the Quran and Hadiths (sayings of prophet Mohammed) in calligraphical forms is Sawab-e-Jariya (continuous source of reward).

So, when Mukhtar Ahmed, an internationally renowned calligrapher, approached Mr. Beary, the latter didn’t waste any time and agreed to found the Institute of Indo-Islamic Art and Culture (IIIAC) in Bengaluru.

With Mukhtar Ahmed at the helm, since 2010, the institute has been training thousands of students and professionals from varied backgrounds and age groups in Arabic calligraphy.

“You don’t have to be a Muslim to learn the art of calligraphy. A good



Addressing in Net Zero Buiding Conference at Bangalore on 14-12-2022

number of students are from abroad such as Japan and they aren’t Muslim,” says Mr. Beary.

The fact that even international students are part of the institute speaks volumes about its growing international recognition for the high standards set by it in Islamic calligraphy.

Mukhtar Ahmed says, “Mr. Beary is a true aficionado of Islamic calligraphy and the guiding force behind IIIAC. If not for him, our efforts to rejuvenate the dying art form would not have seen the light.”

Bearys Amanah Investments Private Ltd

Bearys Group, from the beginning, has stuck to Shariah principles on finance that prohibit interest-based earnings. Internal accruals, pre-selling, private

equity, and foreign institutional funding are how the group finances all its activities to avoid interest-based debts in a heavily capital-intensive industry.

Mr. Beary felt the need to set up an investment management company Bearys Amanah, governed by the Sharia laws on finance in 2007. The company has floated Bearys India Realty Sharia Fund, the country’s first Shariah-compliant foreign investment in real estate.

Mr. Beary says, “Everything has become interest-driven nowadays. But still, we can avoid it, grow in our own ways, and inspire others. Bearys Amanah sets a bright example in that direction.”

Thrust on Individual Social Responsibility (ISR)

Mr. Beary is a proponent and a practitioner of Individual Social Responsibility (ISR) vis-a-vis Corporate Social Responsibility (CSR), with a firm belief that the former is a more effective way to effect a change in society. Individual values and consciousness drive ISR, whereas CSR depends on corporate growth.

“Since its inception, Bearys Group has tied itself to the cause of the betterment of education and the environment. It will continue to do so regardless of the growth and profit of our businesses,” says Mr. Beary.

Helping others has been ingrained in his value system since childhood. He reminisces that whenever any beggar approached his father, the latter never gave it to them directly. He would take out some money from his pocket and



IGBC LEED Platinum rating award for Bearys Global Research Triangle.

hand it to us to give to the beggar. He says, “That was my father’s way of making us aware of the importance of charity from the beginning.”

He further says that to be able to do ISR, one doesn’t need to be rich. One can contribute even a tiny portion of their earnings to social causes, and if more and more people do that, we will end up impacting and enriching society in big way.

Message to Youth

Youth are beckon of society. They should take the right path because the future of families, communities, and the country depend on them. Mr. Beary wants them to be ambitious and hardworking to achieve success but not get avaricious to go after money at the expense of moral values.

“Hard work never goes unrewarded. With patience, financial fortune follows. The key is to wait and keep

growing one’s business. Youth must safeguard themselves from corrupt practices to make quick money,” says Mr. Beary.

Mr. Beary suggests it is essential to have a long-term plan to evolve one’s endeavours. He himself, with patience, invested a lot of time, the right strategies, and hard work in his ventures before reaping benefits.

He raises a pertinent question about the new start-up culture where youths need to take the right approach. “Most of them start a start-up with the hope that an investor will take it over after some time, and they will earn a windfall,” Mr. Beary says, “They should rather work hard and cultivate goodwill in the market so that they create their own brand and benefit from it in the longer run.”

He also says that it is important to earn money and create wealth because it empowers someone to give back

to society. But wealth should be earned in the right way differentiating between Halaal (lawful) and Haram (prohibited).

Mr. Beary warns youth against getting lured by the name and fame that come with being rich. They should rather see the painstaking hard work gone behind it. At the same time, he advises youth to live for noble causes and build a pious character.

An Effective Communicator and Motivator

Skills and knowledge have some value only when they are shared with others. If they remain confined to a single person, they don’t serve any purpose for society. Therefore, Mr. Beary is all for disseminating skills, experience, knowledge, and values he has gained to others to benefit.

He can be seen on the dais giving speeches at many events, seminars,

and symposiums. He is not a fiery or flowery orator but a pretty articulate and compelling speaker who can enamour the audience with his on-point, sensible, and honest way of speaking.

Communicating with the audience has never been a problem for him because he is a polyglot who can effortlessly speak English, Hindi, Urdu, Kannada, Beary, and a few other languages depending upon the audience he faces.

Besides being an impactful speaker, Mr. Beary is a motivator par excellence. Whether it is his workers, colleagues, students or people from different walks of life, he can motivate them to cultivate dedication and put in hard work to excel.

Conclusion

A man from a village background, lacking formal education, having no means and resources, and yet climbing the ladders of success is a story to be inspired for the new generation. After all, it takes a lot of calibre for a man starting as a humble real estate agent to create an internationally-reputed property development and management company with real estate solutions spanning the entire gamut and expand successfully into several other business fields.

In addition, the most heartening thing about Mr. Beary’s story is his bona fide commitment towards the cause of education and environment conservation, which differentiates him from most others as a responsible business and social leader.

Moreover, he is a pious Muslim and a staunch secularist with perennial hope of peace and harmony among different

communities. On the question of the love of his life, he proudly says he greatly loves his country and religion. There is no question of which comes first or second. He loves both simultaneously and equally.

Maeeshat firmly believes that instead of dogmatic religious leaders holding sway in the Muslim community, pragmatic and hardworking leaders like Mr. Beary, who recognises the

challenges and aspirations of the new generation, should come forward to lead for the benefit of our society and nation at large.

We thank Mr. Beary for the commendable and inspiring work he has been doing for society and the environment and wish him success in all his future endeavours. May the Almighty reward him in this life and the hereafter.

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“Huge market demand and New Age Companies will offset the impact of recession in India”

– Roshan T Mansoor

Roshan Mansoor, a qualified Chartered Accountant and having certified in Mergers & Acquisitions from The Wharton School (University of Pennsylvania) is a Managing partner of a Bangalore-based CA firm 'Roshan Mansoor and Co'(RM&Co). Before starting the firm, he worked with Big4 consulting firm "Pricewaterhouse Coopers Pvt Ltd". In just 10 years of profession, RM&Co is a 30 member team specialized in Mergers & Acquisitions and part of Large Tax Litigations.

Bold and outspoken, Roshan in talks with Jawed Khurshid over a cup of filter Coffee which he loves to drink as he is originally from the Coffee Town of Karnataka - Chikmagalur.



By: Jawed Khurshid

How do you see the overall economy of India?

The overall economy projects a mixed picture – The beneficiaries remain mostly the upper middle class as well as the rich people. To be precise, it is the upper middle class and the rich who availed the maximum benefits of the economic policies of the current regime. As far as middle class and lower middle class people are concerned, they are mercilessly hit by the inflation and have hardly any savings to make due to inflation. Over the period of time, things will improve as the policies have ingredients that would stem the rot caused by high inflation. Thus there's no need to be despondent.

At times, the news of global recession haunts us. Is there any iota of truth in this?

Yes, absolutely it's looming around because it's not only the start-ups that are laying off the employees. Rather

the big multinationals, like Google, Sap labs, Microsoft, etc too are laying off people. It's less demand that's tormenting which forces them to retrench the employee size and to cut cost. This is the first sign of recession. As far as startups are concerned, they've seen the trend in the last six months, lots of venture capitalists, private equity and hedge fund guys have really reduced their outlay of investment in India too. Globally the situation is turning Challenging but India being predominantly an agrarian, New age tech economy, New Manufacturing Set ups benefited under PLI schemes of Government would sustain the shock caused due to global recessionary tendencies.

How would this affect the stability of our market, considering the worst scenario?

Indian market would be much more stable in stark contrast to the European

and American markets as it's already seen. We aren't a credit driven market, we are still a very conservative saving oriented market. Due to a sheer size of population, we have a huge domestic demand that offsets the impact of recession to a great extent. Unlike Europe and other western economies, Indian retail production wouldn't suffer much due to enormous demands. Global majors are moving their production/Manufacturing set ups to India post covid and Indian Government is encouraging the same under Make in India schemes and initiatives.

Government never tires of flaunting issues related to making India a five-trillion dollar economy. Is this a mere hyperbole or reflects conviction on part of the government?

Two things define the statement .. I think Indian government is positive when it claims the aforementioned 'five-trillion dollar economy' statement. It's definitely not merely a hyperbole rather a deep conviction is felt due to policies of the government. The Indian fiscal system is robust and could thwart any negative fiscal tendency. Western economy and fiscal system are in utterly bad shape compared to India. Thus we're on the positive side of the spectrum.

The union government has almost completed two years in power. During this period only those who worked in the legal framework got benefitted. What are the benefits of working in a legal framework?

Professionals who are in Legal frameworks have largely benefitted on India Story. VC's, Private Equity firms, Family fund houses investing in New age Tech startups, Companies who are in EV space, Infrastructure companies have engaged Law firms, Chartered Accountancy firm and other experts in the similar fields to assist in their investments and large part of advisory & consulting business.

Introduction of GST and subsequent changes in compliance and laws have been helping professionals and Demonetization too benefitted us as many people thronged the accountants'



Roshan T Mansoor

firms to resolve the thorny financial and legal adjunct.

How could Muslims avail the financial opportunity in the present circumstances?

Muslims too could avail of the

benefits of the policies floated by the central and state governments. There are funds for minorities and their economic upliftment. Muslims should come out from their self-created cocoon and join the mainstream.

There are a plethora of Muslim habitations across the country that reel through worst poverty, such as Bihar, Orissa, West Bengal and similar places elsewhere where the awareness viz a viz such policies need to be carried out with religious zeal. . Due to favourable policies of the government, this is an

opportune moment to learn the tricks of the trade and start the work.

Entrepreneurial activity has percolated through every sphere of human Endeavor. But Indian Muslims are, literally speaking, least benefited due to their conservative thinking. For a long time, they were told not to tread the so-called 'proscribed' path. But currently many organizations in the community have taken the responsibility to educate them and teach them the skill to start their own small venture and educate on schemes which are available for business in India.

Religious teachings don't exclude modern education and commerce. It's a painful irony that most of us think

that religion is solely restricted to morality and prayers, but the fact is that the Islamic teachings include trade, commerce, modern education, and also guides the faithful in multifarious ways to develop scientific temperament.

How tech layoffs will affect the H-1B worker economy

It is too early to predict what the full and permanent impact of these layoffs will be on the H-1B programme and the Indian economy. If the reading of the tea leaves by the US tech industry on recession turns out to be correct, its effect will be enormous.



By Frank F. Islam



The technology industry in the United States (US) is shrinking. According to Layoff.fyi, more than a quarter million professionals have lost their jobs since the beginning of 2022, with 95,000 job losses occurring in 2023. This reduction has occurred across the US, especially among the tech behemoths. Among those laid off are thousands — potentially tens of thousands — of Indian Americans and Indian nationals working on H-1B visas. The question becomes: What will be the short- and long-term impact for these workers? The antecedent question

that must be addressed is, why is Big Tech downsizing, less than three years after companies went on a hiring spree? Nearly all those that laid off employees blamed macroeconomic factors, such as a decrease in revenue and a potential impending recession.

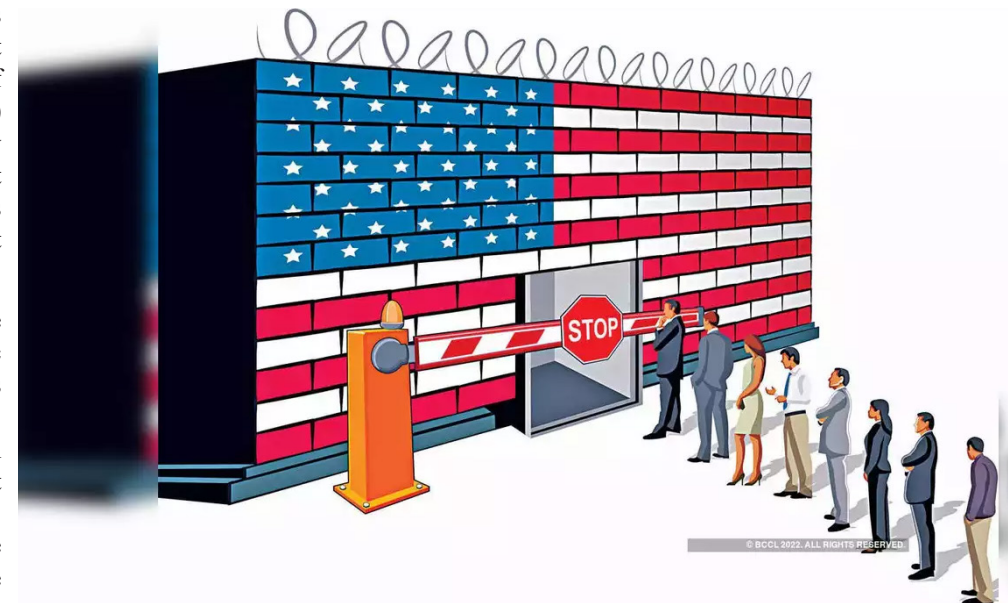
During the pandemic, while many sectors of the economy shrank, the tech industry went on a talent hunt that some analysts say might have resulted in as much as 20% excess workers. The industry used historically low interest rates to borrow and finance their miscalculated growth projections.

Now with borrowing becoming costlier, growth and profitability are predicated on staff reductions, operational cost-cutting, and revenue generation. This need is also driven by the fact that many of these companies saw their market cap dwindle significantly last year. According to Statista, Nasdaq ended 2022 down more than 33%. Apple, Microsoft and Alphabet saw “their share price drop 27, 29 and 39%, respectively, versus 19% for the S&P 500, Amazon and Meta did even worse, as their valuations were cut in half (Amazon) or by almost two thirds (Meta),” it said.

While economic headwinds are there, it is worth noting that in January, the same month the US tech industry shed nearly 100,000 jobs, the economy added more than half-a-million jobs. And, days after releasing 10,000 employees, Microsoft announced a \$14 billion investment in OpenAI, which developed ChatGPT. It appears that people are expendable, but robots and other investments are not.

The demographic group that is bearing the brunt of the layoffs, probably more than any other community, is Indian tech professionals who are working on H-1B visas. While there is no data on the number or percentage of H-1B holders who lost their jobs in the layoffs, news reports and social media posts indicate a significant

number of them may have. In normal circumstances, in the tech industry, where jobs are plenty, laid-off workers get rehired typically within three months. But in the case of H-1B visa holders, there is an additional layer of complexity: Their stay in the US is linked to having a job with a visa. If an H-1B holder gets fired, they must land a job within 60 days, and the new employer must sponsor the visa. Otherwise, they will have to leave the country. This requirement causes



anxiety to H-1B holders who receive pink slips. Many have spouses who do not have a job, and children who attend schools. On top of that, there are those who have home and car loans. With their future under a cloud, many end up working for anyone willing to sponsor a visa. This can be in much lower paying jobs, not related to their qualifications.

Another potential consequence of the layoffs is that it might make the H-1B programme, which has been a steady supplier of talent for the tech industry, more unpopular on Capitol Hill. Historically, Indian nationals have obtained a majority of H-1B visas. In

2021, nearly 75% of all H-1B visas went to Indians.

A standard defence offered by H-1B supporters has been that unemployment in the tech sector is far below the national average. But, in the face of retrenching, that argument might not hold water. This being the beginning of a presidential election cycle, lawmakers and candidates who oppose H-1B are likely to double down and push for more restrictions on the visa programme. Former

President Donald Trump used his opposition to H-1B to garner the support of economic nationalists, nativists and anti-immigrant groups in 2015. Although he mostly kept mum on H-1B while in

office, Trump, who has announced his candidacy for the presidency in 2024, is likely to revisit his old playbook again.

It is too early to predict what the full and permanent impact of these layoffs will be on the H-1B programme and the Indian economy. If the reading of the tea leaves by the US tech industry on recession turns out to be correct, its effect will be enormous. India should be prepared for that eventuality.

Frank F Islam is an entrepreneur, civic leader, and thought leader based in Washington DC

The views expressed are personal

Taqwa Credit Cooperative society Ltd organizes its annual day programme in Bhatkal



Of late it has begun to dawn on the Muslims of the sub continent to do money transactions according to Islamic Shariah where interest based transactions are proscribed. Though, the clergy too remained mired in a confused state vis a vis the current banking system which runs on interest-based profits. Lack of alternative has made them and vast majority of the

Muslims to crowd round such banking and financial institutions. Peeved by the ongoing 'interest' menace, Dr. Mohamed Sayeed Shingeri MBA, Ph.D. (Halifax University in the state of Wyoming, USA) had established The Taqwa Credit Cooperative society Ltd on October 4, 2015.

The Taqwa Credit Cooperative society Ltd, known as "Taqwa Financial

services" has been a frontrunner for interest-free banking system. It is an immutable part of the Taqwa Islamic Banking Services. The registered Head Office is in Bhatkal, Karnataka. It represents the first Islamic financial Model in Karnataka.

After a successful operation in Bhatkal, Taqwa obtained license for the state of Karnataka and established



their first Corporate office and second Branch in Jayanagar Bangalore on March 24, 2018, successfully. Taqwa has now obtained NOC from RCS Karnataka for Multi-state license of six states namely; Tamil Nadu, Andhra Pradesh, Kerala, Goa, Maharashtra and Telangana for which operational procedures are under process to receive permission from Centre in New Delhi.

Dr Mohamed Sayeed Shingeri – The pioneer

Dr. Mohamed Sayeed Shingeri MBA, Ph.D. from Halifax University in the state of Wyoming, USA is the pioneer in the field of establishing interest-free Islamic banking system in India. Born on Oct 1, 1955 in Bhatkal, Karnataka, India, he authored two priceless books on Islamic Banking.

Worked for over two decades in Multinational Banks and acquiring rich experience in banking management, Shingeri was the head of the 'Unit Financial Control' in the Royal Bank of Canada, besides holding senior

position in the National Bank of Abu Dhabi (Islamic Banking) as its head of 'Policies and Procedures' for three odd years. He had been extensively researching in the field of Islamic banking for 30 years guided fully by the highest Shari'a Authority of India Qazi Moulana Mujahidul Islam Al Qasimi and Moulana Abul Hasan Ali Nadvi.

A man of letter

Dr Shingeri has authored numerous books on Islamic Banking. His recent treatise on "A Practical Model of Islamic banking" has been well received. The book has been published by White Paper Publications, Mumbai.

He worked for Multinational banks and gained rich experience of 3 decades in banking in Islamic countries. He has extensively done research in the field of "Islamic Banking and Finance" along with the highest Shari'a authority of India, late Qazi Moulana Mujahidul Islam Al Qasimi.

He delivered lectures on various aspects of Islamic Banking and

participated in several conferences across the World.

'Only Islamic model can replace the Jewish-controlled interest-based financial system'

A day-long programme has been held in Bhatkal recently, where the dignitaries delivered speeches on varied shades of Islamic financial model. Speaking on the occasion, Moulana Mufti Atique Ahmed Darul-Uloom Nadwatul Ulma, stressed on the need of popularizing Islamic banking model and held 'Jewish orchestrated interest-based financial system' for the current global financial crisis. He said, it's only the Islamic model that has the potential to replace the current 'interest-corroded model'.

The president of the Cooperative society, Dr Mohamed Sayeed Shingeri, while calling it 'a people's Cooperative society', said initially the society had been registered as a district cooperative society which has now acquired the state-level status due to increased consumer ships.

Now India to create 10 lakh jobs in America!



By Haider Abbas Rizvi

It might sound a bit erratic that now India, from where there is 'high migration' towards US, for greener pastures etc, there is a reverse-employment-generation in the offing, that too for US! It has been learnt that Air India and US Boeing Aircraft have signed a 100 billion USD deal which includes France and UK too. There is an air of delight in these nations after the Indian deal. So much so that the US President on the White House 1 official website, on February 14, has issued a statement on Air India's Historic Purchase of Boeing Aircraft.

It says that 'the United States can and will lead the world in manufacturing. I am proud to announce today the purchase of over 200 American-made aircraft through a historic agreement between Air India and Boeing. This purchase will support over one million American jobs across 44 states, and many will not require a four-year college degree. This announcement also reflects the strength of the U.S.-India economic partnership. Together with Prime Minister Modi, I look forward to deepening our partnership even further as we continue to confront shared global challenges—creating a more secure and prosperous future for all of our city.

The President of France Emmanuel Macron has also tweeted that on February 14, the contract between France Airbus and Tata Sons of India is to set a new stage in Indian and French strategic partnership. He thanked PM Modi and India to have kept their trust in France and its industry into making aircrafts. The PM of UK Rishi

Sunak has lauded Modi's step as he said that it is expected that 'Air India-Airbus landmark deal (will) create jobs and boost UK exports, reported The Hindustan Times 2. 'A British high commission statement said the Air India-Airbus deal is worth billions of pounds to the UK as a "significant portion of the manufacturing process for the new aircraft is expected to take place in UK.

What matters here is also the claim, that too from US President, that even those not in possession of a four-years degree (of engineering) will find the employment avenues. India really cares so much for US isn't it? Perhaps, the hollow slogan of Make-in-India has been consigned to the dustbin, as it is clearly understood that the deal will now bring any employment into India. A country where there are millions and millions of unemployed and underpaid generation. Where millions go sleep unfed and millions remain underfed, homeless and starving! If these hundreds of aircrafts, to be imported from US and France, were to have been manufactured in India, with the help from foreign technology, it was to have brought the much-desired-solace, by why would US and France partake from their advancements in technology, particularly when, the other country let the option of 'indigenous production' make-way?

PM Modi tweeted this virtual meeting with French President to announce the big achievement and on the same day held a conversation with US President, which was also tweeted by him to inform about the 'historic



day' which is suppose to deepen the India-US comprehensive and global partnership. PM Modi was cautious to use 'new opportunities' and now 'new employment' that this deal will help create.

It is estimated that Air India, which was once a government body, but has been sold by PM Modi's government to Tata Sons, is set to buy 470 aircrafts, out of which 220 are to be from US Boeing and 30 are to be retained on lease. This will overall make 100 billion USD, which obviously has triggered a great sense of elation in all US, France and UK, as this huge-amount is set to be distributed in the companies like Royal Royce (UK), Airbus (France) and Boeing (US). Today India does not stand even in the top-10 airlines of the world, in terms of possessing the number of aircraft, perhaps, this is what India is now set to change.

India has played the big gamble, as through this deal the chances of revival of Air India will get a major boost, as there is an everyday growing demand inside the country for air-travel, therefore, Tata Group, as per Business Today 3 after months of negotiations, sealed the deal ' totalling

470 aircraft, (which) comprises new and next-generation 40 Airbus 350, 20 Boeing 787, 10 Boeing 777-9s, 210 Airbus A320/321 Neo and 190 Boeing 737 MAX single-aisle aircraft.' "Geopolitics also played a role in the order as the European and American governments realized that India was fast-emerging as the new growth centre to rival China," a person familiar with negotiations said.' Air India also did tweet the details of the deal.

Indian needs in terms of civil aviation is on the increase and in the next 15 years the demand is soon to surpass the 2000 aircrafts, which of course is likely to open up more avenues for aerospace manufacturing. No wonder the number of airports in India, in the last eight years, have increased from 74 to 147, almost the double, tells Latestly 4 , and soon India is to hit the figure of more than 200 airports in the next five years, has been announced by the Civil Aviation Minister Jyotiraditya Scindia, reported by PTINews 5 . But, India will need to go a long way to compete with China, whose two companies (China Southern and China Eastern Airlines), have more than a 1000 fleet of aircrafts unlike two US companies

which have around 2000 aircrafts. Air India today stands at a figure of 113 aircrafts, according to LiveMint 6.

The deal is to attract UK to manufacture the engine and wings, France its own part and Biden US will claim to have brought a million jobs to America, here is where India is to miss-the-bus, and it could have taken a cue from China, where it is locked up in competitiveness in many spheres! As a matter of fact, China has challenged the US and France in this domain too as 'China's first homegrown passenger jet could splinter the duopoly of Airbus and Boeing planes in the country's domestic market and beyond, reported FirstPost 7 based on inputs from South China Morning Post. China could accomplish this feat after 14 years of development. This is where India lags and will take decades to build an empire of its own fleet of aircrafts, but nevertheless, India also needs to focus more on its medical and health infrastructure as there are thousands and thousands who die out of horrific apathy of medical facilities! Let's see when that would happen.

The writer is a former UP State Information Commissioner and writes on international issues.

Hyderabad-Based EdVenture Park

is Empowering Student Entrepreneurs to build a 'Job Creator' Mindset in India



By Shaik Zakeer Hussain



Startups are often hailed as engines of economic growth, thanks to their potential to drive entrepreneurship, innovation, and job creation. In many ways, they are the lifeblood of modern economies. And nowhere is this truer than at EdVenture Park, a thriving ecosystem that nurtures and supports the growth of innovative startups. With a wide range of resources and services at their disposal, student entrepreneurs at EdVenture Park are able to transform their ideas into reality, and in the process, contribute to the growth and prosperity of their communities.

EdVenture Park, a Hyderabad-based startup incubator, is the first of its kind in India, focused on nurturing student-led startups emerging from colleges, both engineering and

non-engineering. The incubator provides an intensive four-month pre-incubation program specially curated for students according to their academic schedules. EdVenture Park aims to build a "job creator" economy mindset rather than a "placement" mindset by empowering students to experiment with their ideas and take their ideas to the next level by providing guidance, support, and exclusive sessions/workshops.

Started in April 2019 and hosted by MS Education Academy, a 30-year-old chain of education institutions, the startup incubator was initiated to create a community of young, enterprising people who would solve society's problems, give their ideas a shape and add value. The CEO of EdVenture Park, Meraj Faheem,

believes that empowering and supporting young people in India to become strong, independent and "world-worthy individuals" is critical.

The Pre-Incubation Program, which is India's first pre-incubation program, is a four-month-long program that focuses on making the idea a realistic solution.

"The pre-incubatees must figure out their vision and mission statement, validate their ideas, build prototypes, get their hands dirty in different aspects/fields, and get their MVP (Minimum Viable Product) ready," said Syed Fawaz Ali, Program Manager at EdVenture Park. "After the pre-incubation program, selected companies move to the Incubation Program, where they work to figure out the product-market fit of their solution and attract investors to scale up their business."

EdVenture Park provides personalised and on-demand guidance, support, workshops, global connections, market access, and real-time investor pitches.

But how does the EdVenture Park identify potential student entrepreneurs? According to Fawaz, the incubator has a network of campus leads who keep an eye out for talented entrepreneurs with innovative ideas. These campus leads are students themselves, and they actively search for students who show potential and have the drive to pursue entrepreneurship. "Our team also conducts awareness sessions and workshops in universities to attract

potential entrepreneurs and guide them through the pre-incubation process," he added.

EdVenture Park has now also started the Incubation Manager Fellowship, a 4-month-long intensive and immersive fellowship designed to nurture talent focused on the incubation and acceleration space. The fellowship is designed to turn participants into high-quality incubation managers who will lead and drive the innovation and startup ecosystem and connect them with the right opportunities to



start their own incubation centers.

The incubator has partnered with 25 colleges and has leads with 80 colleges in Hyderabad, not just engineering but also commerce, arts, and science colleges. About 180 student startups have been part of the incubator over eight cohorts with an average of 25 companies in each cohort. The program has been successful in empowering student entrepreneurs to turn their ideas into full-fledged companies, providing them with funding, mentorship, legal guidance, and connections with right partners to help them deliver their full potential.

Some of the startups incubated at EdVenture Park are:

1. Torq Electric: converts vehicles to electric power, either

fully or as a hybrid option.

2. GoodMind.co: a mental wellness platform that makes mental wellness more accessible and affordable while maintaining anonymity.
3. Diabeat: provides diabetic patients with a painless and affordable device for monitoring their glucose levels.
4. iWater Private Limited: produces 100% biodegradable water bottles and aims to standardize the local water vendor network in India.

5. Bio Reform Private Limited: manufactures eco-friendly compostable bags made from natural renewable sources to address the global problem of plastic pollution.

6. Infinite Loop: a creative agency that provides copywriting, campaigns, and ideas to help brands connect with their audience.

7. Transformify: India's first interpersonal skills bootcamp, providing practical skills to empower students in their lives and future careers.
8. Delizia: designs creative and unconventional gifts that are customized to meet specific needs, with a focus on building meaningful connections between people.
9. Dovely.org: India's first ride booking service for women, driven by women, with a focus on increasing women's employment rate.
10. Neve: a smart wearable heating pad designed to reduce menstrual cramps using a natural heat therapy method.

Meet Pulwama boy who uses social media for promotion of Kashmiri language



Touqeer Ashraf

SRINAGAR : In present time, you will find most of teenagers squandering hours on social media purposelessly, wasting their time in observing the lives and images of their peers, however, the same doesn't go for Touqeer Ashraf.

Touqeer, a resident of Gusoo village in South Kashmir's Pulwama district, uses social media platforms to overcome barriers of distance and time and thereby works for promotion of Kashmiri language.

Touqeer took to social media in October 2021 to promote his mother tongue and till now has garnered lacks of followers on different social media platforms. His Instagram page alone

has 96,000 followers and every video he uploads gets thousands of views.

He runs a page namely Keashur Praw (Kosher means Kashmiri, Praw means let's read or learn) on different social media platforms on which he uploads Kashmiri poetry of various Sufi poets with English translation, aiming to promote Kashmiri language. He uploads the poetry of various famous Kashmiri poets, Sheikh-ul-Alam, Rasul Mir, Shams Faqeer, Wahab Khaar and others.

Besides poetry, he uploads proverbs and Kashmiri riddles with translation, which young generation is not familiar with.

Touqeer did his schooling from his

native village and was zealous about preservation and promotion of his mother tongue since childhood.

A voracious reader of Kashmiri poetry, Touqeer is presently pursuing his Masters in Geology from Kashmir University. He said though the time passed and I am grown up now, but the fervour towards promotion and preservation of his language is same as it was in his childhood.

"From college days, I was planning to do something for promotion of my mother language, but didn't know how to do it. As time passed, reasons dawned upon me why not to create a page by which I can do something for my language. I started to work on it

in October 2021 and in the beginning I got little response from people, but as the time passed, I witnessed tremendous response from people," said Touqeer.

"We love and respect our Kashmiri poets, but we are unable to understand their poetry. Kashmiri is our identity and we will cease to be Kashmiris if we continue to treat our mother tongue the way we have been treating," he said.

He said he feels elated when he sees tremendous response from viewers. "It feels good when I see my efforts proving fructifying and I get even more excited when I receive messages from non-natives expressing their willingness to learn Kashmiri," he further said.

"over 40 per cent of the world's approximate 7,000 languages are at the risk of disappearing with many having already disappeared completely or

partially. I don't want Kashmiri to be among the list of disappeared languages. Therefore, I am putting my best efforts to preserve it," he added.

He said there is a dire need of promoting the Kashmiri language and we should be to inculcate the habit among the children to speak Kashmiri rather than Urdu or English.

"The speakers of Kashmiri language are dwindling day by day. Generally, people from Kashmir have completely disowned their mother tongue and don't allow their kids to learn and speak Kashmiri. They think it is much beneath their social status to teach their children their mother tongue. They deem it inferior and unfit for their kids to speak in Kashmiri language," he said.

"Learning different languages is appreciable and I am not against learning more and more languages but it must not happen at the cost of

abandoning our mother tongue," he opined.

"The irony is that well-educated Kashmiri parents should have been the custodians of their language, but to our consternation their so-called education is making them destroyers of the same. Our apathy towards our mother tongue is confined to our homes only, but many educational institutions have almost completely prohibited the use of Kashmiri as a medium of communication," he said.

He said it is the responsibility of every Kashmiri to promote the Kashmiri language so that the 'Kashmiri', the soul of the Kashmir culture, will be preserved till eternity.

"Losing one's language means losing the culture. If the language of any community disappears and is no more used, the culture of that community will naturally disappear," Touqeer concluded.



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UAE invites investors to join \$38bn F&B sector



UAE freezone looks to Gulfood to attract investors to booming hospitality sector

The UAE's Ras Al Khaimah Economic Zone (RAKEZ) is using the Gulfood exhibition as a platform to showcase the country's food and beverage (F&B) sector to international investors.

The economic zone's regular participation in the annual Gulfood exhibitions underlines its commitment to the industry and opportunities for F&B investors in Ras Al Khaimah and across the UAE.

According to Statista data, the UAE's F&B market currently generates

revenue close to \$38bn and is projected to grow at the rate of 4.39% annually till 2027.

UAE F&B investment

Ramy Jallad, group CEO of Rakez, said: "With the ongoing dramatic rise in global population, the demand for food is naturally ever-growing too, and so is the scope of investment in the F&B industries across economies."

"The UAE's strategic location, diverse population, and booming tourism sector continue to attract investors

in the F&B sector and that is where RAKEZ comes into play.

"We support these stakeholders to gain a foothold in the local, regional and global markets, through our business ecosystem."

The economic zone is already a preferred hub of more than 730 F&B companies operating in different diverse sectors of the F&B industry ranging from trading, manufacturing and packaging to catering and supplying food both locally and internationally.

Yasin Abdul Majid Ranani, Managing Director of Al Amir Food Industries which produces, packages and supplies pulses and spices, chose RAKEZ for its suitable infrastructure and set-up costs.

He said: "Its complete built-up infrastructure that is ideal for us to carry out operations easily and cost-effectively. The industrial zones of RAKEZ offer strategic access to multiple ports, and Ras Al Khaimah being a central location for bulk trades allows us to easily distribute our goods."

RAKEZ actively supports investors every step of the way from liaising with government entities for securing relevant approvals at the initial stage to helping them connect with financial solution providers and the right suppliers within the industry on their onward journey.

At the Gulfood exhibition this year, the economic zone is offering an exclusive business set-up package and will extend its expertise and services to new as well as established companies that wish to expand their reach globally.


Sameer K Mohammed, Managing Director of Jaleel Essential Food Industries, a food processing and packaging centre, said: "RAKEZ's business policies, registration process and pro-business regulatory environment

have helped us operate with ease. Over the years, we have been able to benefit from its existing logistical infrastructure and resources to reach our goals."

Mamta Khatri Director of Sai Flavours that produces food ingredients said, "RAKEZ has played a major role in supporting the growth of our company over the past 10 years."

"The strong food cluster and supply chain locally, coupled with fantastic leasing rates, as well as excellent customer service, really supported our growth."

"We have been with the organisation for a decade now and have seen how they go the extra mile to assist their clients, irrespective of the company size."



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Will Saudi Arabia be the next big destination for foreign investments in properties?

After Dubai, Russian-born proptech Realiste set to propel foreign investments in Saudi Arabia's property market with its AI-powered platform



The still relatively low inflow of foreign investments in the real estate sector in Saudi Arabia could soon see a transformational change, with Realiste, the company which pioneered AI-based real estate investment trend in the UAE, is gearing up to launch its data-based property investment platform in the country.

The Russian-born, Dubai-headquartered proptech company

struck a joint venture deal last week with a select group of influential Saudi business leaders, including Ahmed Alenazi, ex-CEO of STC Pay, the first Saudi fintech unicorn startup, to launch its cutting-edge technology to the Saudi market.

Realiste's platform leverages advanced AI and machine learning to provide accurate and in-depth property evaluations, enabling buyers

to make informed decisions on their property investments.

Though Saudi Arabia amended its investment and real estate laws last year to boost foreign investment in the sector, only mega projects such as NEOM, Qiddiya, and the Red Sea Project are attracting big-ticket foreign investments, while retail overseas investments are seen only lukewarm.



Alex Galtsev, founder of Realiste

"To unleash Saudi Arabia's potential to attract foreign investments, we are convinced that increasing market transparency is crucial. To achieve this, we believe that artificial intelligence is the most effective instrument to use," Alex Galtsev, founder of Realiste, told Arabian Business.

"In Dubai, we have validated an AI technology that collects data from multiple sources such as public listings, government sources such

as Dubai Land Department and developers' CRMs, and we hope to transform the budding property sector in Saudi Arabia through this innovative platform," Galtsev said.

Galtsev said his company was thrilled to bring its high-tech products to Saudi Arabia.

Real estate market in Saudi Arabia

"The real estate market in the kingdom is booming, and we're confident we can double its growth by introducing the first AI solutions for property investment in the country," he said.

The Realiste founder said the company was also honored to be working with some of the top business leaders in the region to bring its joint venture to life to make investing in local properties faster and more efficient.



The Saudi government has invested heavily in new megapolises like Neom, Qiddiya, and the Red Sea Project.

Qatar bans eating insects

QATAR'S MINISTRY OF PUBLIC HEALTH SAYS INSECTS ARE NOT A HALAL FOOD SOURCE



The UAE Ministry of Climate Change and Environment says food products sold in the country are insect-free and face rigorous scientific testing



Qatar has banned the eating of insects, saying they are not halal.

Issuing a notice on social media the Ministry of Public Health said that insects as food was banned in Qatar.

The update came after the EU passed new regulations approving certain insects into the food chain for consumption.

Qatar bans insect food

It means snacks made from insects such as partially defatted crickets and mealworms can be made, sold and

eaten across much of Europe.

Don't expect to see insects and bugs on menus in Qatar, however, as it bans their use in foodstuffs on religious grounds.

In a statement the Ministry said: "In reference to what is being circulated about some countries' decision to approve the use of insects in food production, the Ministry of Public Health stresses that it bans food products containing insects in the markets for not meeting the requirements of Halal food technical regulations".

The Ministry said the ban is in line with relevant regulations in the GCC and the religious opinion of the competent authorities which prohibit the consumption of both insects and proteins and supplements extracted from them.

It added: "The Ministry of Public Health verifies compliance with the halal requirements through Islamic bodies accredited by the Ministry, and through international-accredited laboratories to determine the source of protein contained in food products accurately".

IS URDU JOURNALISM DYING IN INDIA?

With decreasing readers and lack of capital driving the news content, Urdu journalism in India is staring at an uphill task to compete with Hindi and English language journalism.



By Ramsha Tausalkar



NEW DELHI — Starting as a lashkari language meant prominently for the Indian army to communicate, Urdu has since then seeped into the daily lives of Indians. Contrary to popular belief, Urdu is not just a language of Bollywood lyrics and mushairas (poetry recitals), it is also one of the most prominent means of communication in the country. Urdu is one of the 22 languages officially recognized in the Constitution. It is also one of the first languages of journalism in the country. Last year, India completed 200 years of Urdu journalism.

As per the most recent RNI (Registrar of Newspapers for India) report (2020-21), the total circulation of Urdu publications was 2.6 crore

while that of Hindi publications was 18.9 crore. Even English and Marathi publications' circulation was more than 3 crore. These figures prop up an important question: Is Urdu journalism declining in India? How did Urdu go from being one of the most prominent press languages during the birth of Indian journalism to being the last on the list of popularity?

Urdu journalist and researcher Mahtab Alam said that there has been a steady decline in Urdu journalism. "Urdu has lost its value in terms of news. You can't solely rely on the novelty and beauty of the language— that has a limited appeal. Urdu has been reduced to becoming just a language for literature. Nazaakat and nafaasat is all good but until it becomes a language

of the market, it is not going to work," Alam told TwoCircles.net.

The former executive editor of The Wire (Urdu) said that the Urdu language is becoming marginalised due to its demonisation in the current political setting.

The anti-Urdu sentiment has manifested itself on quite a few occasions in India in recent times. In April 2022, Sudarshan News reporters accused food brand Haldiram of 'hiding' vital information on their food packets by writing it in Urdu, which was in fact Arabic. In a video report, the reporter questioned why Urdu text is present on the packet of a popular fasting snack for Hindus called Falahari. A 2021 research paper in the Journal of the Contemporary Study of Islam noted that Urdu is seen as a Muslim language by the state and other media organisations because a large amount of Islamic religious text in South Asia is available in Urdu. Islamophobia in India thus extends to Urdu as well.

"The current state of Urdu in India is the same as the current state of Muslims in India," said Urdu poet and film lyricist Liaqat Jafri.

The literary activist explained that no matter how much people deny it, languages in India are associated with religion.

"While Hindu texts have evolved from Sanskrit to Hindi, Muslim texts have always been in Persian and Arabic and in more contemporary times, in Urdu. During partition, Hindi somehow became the language of Hindus and Urdu became the language of Muslims and it has stayed that way." He adds, "The issue with Urdu journalism is that the people it addresses now have other concerns. Indian Muslims are cornered and struggling to save their own identity, so they can't invest into saving Urdu media, whether

financially or effort-wise," Jafri said.

Hindi versus Urdu is not a new debate. While the journalism of both languages started off on an equal footing, Hindi media now dominates news while Urdu has been left behind. As per the RNI report, in states with the highest numbers of single-language publications, Hindi publications ranked the highest in seven states while Urdu publications led at second highest in only two states. A 2020 report by Newslandry highlights that Hindi and English news media channels receive the most amount of advertising funding from the government. When it comes to newspapers, in 2019 an RTI query revealed that the highest beneficiaries of government advertisements were Hindi newspapers, as per a report by Mathrubhumi.

According to Hasan Akram, a former Urdu reporter, lack of finances is the biggest reason for the decline of Urdu journalism. "Government bias exists, of course. Recently, it emerged that Doordarshan has reduced its number of Urdu bulletins. Thus, the employment chances for Urdu journalists reduce. The Sachar Committee report pointed out that the development of the Muslim community is declining. The main audience for Urdu news media comprises Muslims. When the consumer is poor, even the advertisements given to Urdu media are for the poor," said Akram, who is now the BBC Monitoring journalist tracking Urdu media.

Not all perspectives, however, on this topic are bleak.

Sarfaraz Arzoo, editor of Mumbai-based Urdu newspaper Roznama Hindustan said Urdu journalism is doing better. "We can't expect it to become mainstream as it has always been the language of the elitist, then of a minority. Mumbai University now also has an Urdu course. Urdu

flourishes because it may have its limitations as a script, but doesn't have any as a spoken language. There needs to be an introduction to technology and we need to bring in handheld journalism, but it can't be said that Urdu journalism is dying," Arzoo said.

When one casually browses through an Urdu daily, one comes across local and regional news, an achievements section for Muslim kids, advertisements for home products and an editorial section. There is not much to see when it comes to television and online journalism. Most of the world's Urdu news content comes from Pakistan. Urdu news media in India has a lot to do to regain its audience and reputation.

"It is not Urdu journalism that is in decline, it is journalism in general, so we must not lose hope," said Shams Ur Rehman Alavi, a former columnist at The Wire (Urdu). "If Urdu media houses and journalists set their priorities well, know their strengths and understand that they are seen as those having access to not just Muslims but also old parts of most cities in India; they can become better. There is huge potential for them and for Urdu media if they do stories, long-form reports and special stories," said Alavi.

Mahtab Alam points out that Urdu media must now enter the digital ecosystem and start publishing news online. A few Youtube channels have also been started. Urdu has always had a tradition of radio, which must be revived. While Urdu journalism has suffered and fallen quite a lot, not everything is lost. With financial assistance and the right people, it can get back up on its feet again.

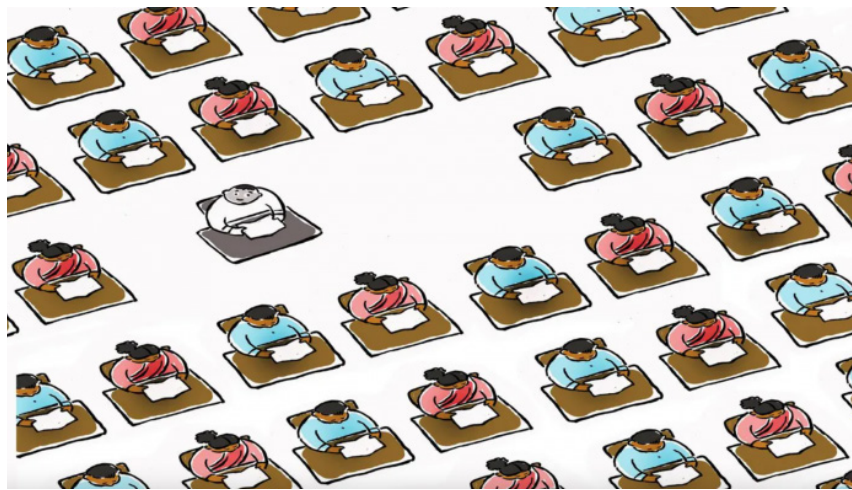
*Ramsha is an independent journalist and writer. the story first appeared in **TwoCircles.net** She tweets @RamshaTausalkar*

Untouchables in predatory world of EdTech industry: MAKING A CASE FOR RECOGNITION OF CRITICAL CASTE & TECHNOLOGY STUDIES

Digital learning carries with it the same biases and inequities that dominate the sphere of traditional education.



By Riya Talitha



Dalit students didn't have reliable or adequate access to the internet, let alone electricity during the Covid-19 pandemic. | Picture: The Globe and Mail

NEW DELHI — Rishab P, a recent engineering graduate, spent a large part of the COVID lockdowns fighting a losing battle while coming to terms with the idea of the digital divide. Urged by a relative, he took on the responsibility of helping seven students from his family's village on the outskirts of New Delhi to keep up with their education after their local school closed.

As a talented student studying in English-medium private school, he initially felt he could help substantially. He soon discovered that this was easier said than done. The students didn't have reliable or adequate access to the internet, let alone electricity, nor did they have the financial resources to

focus on their studies as time passed.

P saw first-hand the severe impact of the COVID learning gap, compounded not only by the student's situation in a peri-urban environment with its attendant lack of infrastructure and socio-economic obstacles but also by their caste location as Dalits. He explained that continuing their studies was nearly impossible without encouragement from other adults in the community, privacy and space to study, and inconsistent availability of essential resources.

Deep-rooted digital divide

IT For Change founder Gurumurthy Kasinathan argues that this lack of

'meaningful access' requires much more comprehensive alleviation. Among the currently enrolled students in India, 75% of the currently enrolled students in India do not have access to the internet through any device. This demographic comprises socially marginalised groups, like girls, economically backward students, rural-based students, and those from SC and ST communities. Therefore, it is clear that vulnerable students and families disproportionately bear the brunt of the educational consequences of COVID-19.

Monumental growth in EdTech industry failed to cap digital divide

During the pandemic, the EdTech sector grew by leaps and bounds but it failed to overall take into account the essential digital divide in India which works also along the lines of the lack of privileges mandated by caste.

In India, the private online education market was valued at roughly Rs 39 billion in 2018 and is expected to reach around Rs 360 million by 2024.

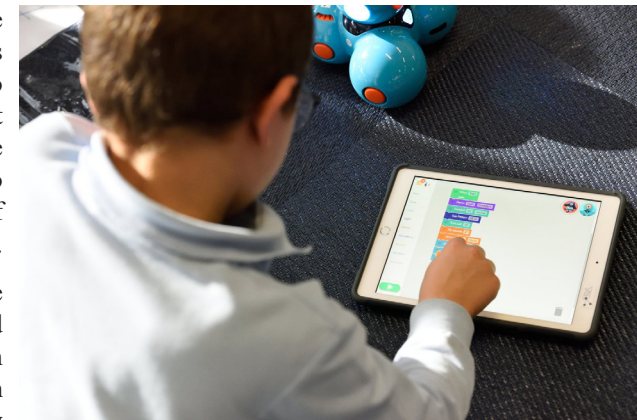
The fact is that only 22.28% of schools in India have internet facilities. 30% of students nationwide don't have access to online learning. At the same time, the average EdTech product in India is equivalent to 77.5% of the annual per capita income for its lowest wealth quintile.

Therefore EdTech products are primarily available only to a limited demographic, and some studies already reveal that their usage may widen the impact of school closures. Only those who can afford these options can fully use them, while others are pushed into debt or excluded from education. For the semi-privileged and the elite,

education in India is a "blood sport" so EdTech companies can capitalise on their fears of the 'COVID Learning Gap'.

Predatory marketing practices of EdTech industry

The aggressive tactics of the EdTech industry extended to full-frontal hiring practices to fill their educator ranks, from private tutors to homemakers with teaching experiences, and school teachers. The demand for EdTech products is growing exponentially, but the companies themselves have "punishing internal cultures" and hard-sell tactics. Numerous pieces have illuminated the 'toxic targets'



that EdTech companies ascribe to, involving profiling clients from Tier 4 and 5 cities, strong-arming them into subscribing and making cancelling services and reporting grievances extremely challenging.

The Member of Parliament Karti Chidambaram confirmed the gravity of these tactics in a statement to the Lok Sabha. He said, "Edtech companies are engaging in predatory marketing practices, where they prey upon aspirational poor people who want to give their children a better education and supplement their education which they are not getting in a government school".

The India EdTech Consortium, the self-regulatory body doesn't seem equipped or have the will to do anything more constructive other than publishing guidelines warning their member organisation against posting false & misleading advertisements. An in-depth report by the Rest of the World delves deeper into the overwhelming failure of Indian EdTech startups to self-regulate.

Untouchables in the world of IT

It's clear that one of India's most striking developmental failures is in education. Late anti-caste scholar Gail Omvedt writes in Untouchables in the World of IT that despite the improvements in school attendance and literacy since the 90s, the negative attitudes of teachers towards low-caste and Dalit students persist and actively hamper change.

"Even in prestigious institutions, professors often simply pass their 'reservation quota' students without trying to give them any significant training to help them overcome

their obstacles," explains Omvedt. Similarly, the inequalities embedded in the Indian EdTech sector are far more than incremental improvements or minute policy changes can achieve, be it the Centre's National Digital Educational Architecture (NDEAR) or the National Educational Alliance for Technology (NEAT).

Technology is not always a democratizing force

The idea that technology is always and only a democratizing force or tool may be popular but it is far from the truth. There are many misconceptions about the possibilities of the industry and little to no regulation for its many

excesses. The uncritical popularity of private-sector learning apps and rapid economic growth blur the lines between supplement and substitute.

Additionally, according to an IT For Change report exploring how the pandemic has deepened inequalities in Indian schools, the brunt of educational deprivation includes loss of learning, increased school dropouts, child marriages, child labour, and malnutrition.

The government has frameworks and schemes to bridge digital inequality in education but no specific focus on caste-oppressed students and their unique struggles. Some EdTech companies have scholarships for economically-marginalised students but no particular products or targeted support for caste-oppressed students.

The Ambedkarite education resource centre Nalanda Academy expanded its free educational resources to include online classes under the aegis of ‘Digital Nalanda’ in March 2020. It is the only exception to the rule. The organisation is based in Pune and offers all its services for free to underprivileged students. According to their website, they’ve served thousands of students, but real systemic change needs State power. The responsibility of narrowing the gap and providing access to something as fundamental as school education lies with the government, not a community action group or the private sector.

A case for critical caste and technology studies

Professor Murali Shanmugavelan, a Data & Society faculty fellow and anti-caste scholar, in his lecture at the Oxford Internet Institute argues that caste-sensitive algorithms are essential in identifying hate speech in virtual realms and social media platforms. These are also potentially

at play in ed-tech platforms and services but cannot be verified or accounted for due to a pervasive lack of demographic data.

Shanmugavelan’s research focuses on the dynamics of caste in media and communication studies and digital cultures. It is all the more critical in light of the near silence surrounding caste in the international IT and development industries. He makes a case for scholarly recognition and expansion of Critical Caste and Technology Studies.

There have been anecdotes and specific incidents that break into the news cycle now and then, like when an Unacademy educator made racist comments against indigenous communities in a virtual class. Reports of gender-based harassment online have increased exponentially during the pandemic and were far more studied and tracked than caste-related bigotry. Harassment online is intimately connected with impunity, and the lack of both conversations and protection in terms of caste discrimination online indicates that it occurs and its victims are much more vulnerable.

Algorithmic fairness is mandatory

Algorithmic fairness is essential as Artificial Intelligence systems rely on the data they are fed and potentially adopt or even amplify any biases they process. This can actively contribute to spreading misinformation and perpetuating existing societal divides. Preventing these eventualities requires facing them head-on through proper analysis of the existing socio-economic demographics, including gender, religion, ability, caste, class, gender identity and sexual orientation, and ethnicity.

Otherwise, as stated in the UNESCO 2022 Report on the State of AI

Education in India, AI will run the risk of “continuing ‘in a more sophisticated manner, to do what the caste system did in terms of sifting people into different categories based on socio-economic backgrounds and assigning them education and vocational possibilities that further reinforce the stratification. By reproducing a future based on the past, AI discourages aspirational advancements.’

Digital learning carries same biases which dominate traditional learning

Digital learning carries with it the same biases, inequities and challenges that dominate the sphere of traditional education.

As long as the motivation driving the advancement and expansion of the EdTech industry remains in the reins of market interests, digital learning in India will not be able to realise its purported goals of achieving equitable distribution of education.

In December 2021, UNESCO launched the RewirEd Global Declaration on Connectivity for Education, drawing on lessons learned from the pandemic. The report determined that without an ideological course correction, digital learning risked “heightening student isolation, exacerbating inequalities, narrowing learning experiences, and privatizing education”.

The Declaration’s three core principles are intended to guide efforts to make technology “an enabler of human-centred education”, and the very first one is to “centre the most marginalized.”

In India, this needs to start with caste, and it cannot be a mere afterthought.

The story first appeared in TwoCircles.net



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