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LACK OF OPPORTUNITIES FOR PERSONS WITH DISABILITIES

YOGESH SHAH

We know that educational advancement in a country contributes to its prosperity. We know that education is the chief defence of a nation. Education plays an important role in the development of individuals. It is regarded as a crucial indicator of societal progress and human capital formation. Because for an economist, human is a capital not a liability. This thought has brought fundamental changes in educational scenario. And that further led to the enactment of the Right of Children to Free and Compulsory Education Act, 2009. This act guarantees every child the constitutional right to education.

Despite the emphasis on education within the policy, there are sections of the society that do not fully benefit from it. Persons with disabilities are often found to have limited educational achievements. Even in this category women with disabilities in India are especially further marginalised. They face multiple forms of discrimination. Ultimately they become economically non-entity. They don't get proper education and so no proper employment. The literacy rate among people with disabilities is approximately 55% as compared to 74% in general category. Further the literacy rate of women with disabilities is only 39.6% as compared to 61.6% of male with disabilities, and out of which only 5% are graduates. Because of this un/under employment, they have to incur an out-of-the pocket expenditure of ₹ 2843 per month as they don't receive any help from government or NGOs.

The Supreme Court directed the government- funded HEIs.

The Supreme Court has observed that persons with disabilities have the right to

pursue higher education. And failing to provide adequate support will be regarded as "discrimination". The court directed government- funded higher educational institutions (HEIs) to comply with the provisions of the Rights of Persons with Disabilities Act. (RPWDs). This act gives equal access to education at all levels. Despite this fact, enrollment rates of students with disabilities in Indian educational institutions is very very low. Only 88,748 disabled students are enrolled out of an estimated total of 43.2 million (only 0.21%). By new legislation the reservations 5% (min.) for persons with disabilities that amounts to 21,63,409 of 43.2 million but we can see that actually it is abysmally low, only 88,758.

The Analysis

The analysis covering past 6 years shows that even after RPWDs Act passed and "Beti Bachao, Beti padhao" campaign, there is actually no increase in women with disabilities receiving education. Among 45 Central Universities, 35 have fewer than 10 female students with disabilities. Vishwa Bharti University in West Bengal stands out as the only University where female students with disabilities are more than male students with disabilities.

No opportunities even as teacher

Article 27 of the universities convention on the RPWDs acknowledges their right to have employment on equal basis. But they frequently face barriers as limited job opportunities, inadequate wages, and lack of sustainable livelihood. The Women with disabilities face dual discrimination. They are often denied employment even in fields traditionally associated with women, such as teaching. Data shows that

disabled persons employed as teacher is only 0.64% of the overall teaching staff. The actual number is 9,127 out of 14,33,216. And out of the 9,127 female constitutes only 14.2%. This indicates that gender ratio is worst even in teaching department.

The act give 5% reservation in education and 4% reservation in employment. But the supreme court clarified that this reservation percentages are minimum quota and can be exceeded for persons with disabilities.

As per the data available, only 2.2% of the population is reported as having disabilities as compared to the global average of 16%. This clearly shows that proper data is not collected and so the policies implemented accordingly are far from satisfactory. This may be due to underaccounting, social stigma and concealment by family; especially of female members because of patriarchal nature of our society.

Rights based welfare legislation needs effective implementation. Irrespective of law's noble intentions, mere enactment can not effectively solve societal maladies. There is a need for multifaceted approach involving government, civil society and women with disabilities themselves for greater awareness and sensitization. Only then we can truly realise the promise of empowerment to disabled persons of India.

(Data Compiled and re-written)

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LIFE INSURANCE FOR EVERY STAGE OF LIFE: A GUIDE TO GETTING IT RIGHT

PURVI BHALAVAT

Life doesn't stand still—and neither should your life insurance. The policy that suited you as a bachelor may fall short when you become a parent or approach retirement. As your responsibilities and financial goals change, so should your coverage. In this article, we'll walk you through how life insurance needs evolve across different life stages and how to choose the right policy at each step.

STAGE 1: THE YOUNG PROFESSIONAL (20S TO EARLY 30S)

Why insurance now?

Premiums are lowest when you're young and healthy. This is the perfect time to lock in a term plan at minimal cost.

Recommended coverage:

- Basic Term Insurance with a long tenure
- Consider a ULIP or Endowment Plan for disciplined savings
- Add Accidental Death Rider if you travel or drive frequently

STAGE 2: THE FAMILY BUILDER (30S TO 40S)

Financial Profile: Married, dependent spouse and/or children, home loan, growing responsibilities

Needs: Income replacement, future goal funding, debt protection

Why this is crucial:

Your family is financially dependent on you. A lack of coverage could disrupt their standard of living if something were to happen to you.

Recommended coverage:

- High-value Term Insurance (₹1 crore and above)
- Child Plans or ULIPs to fund

education/marriage

- Add riders like Critical Illness, Waiver of Premium
- Ensure sum assured is at least 10–15 times your annual income

STAGE 3: PEAK CAREER AND ASSET BUILDING (40S TO EARLY 50S)

Financial Profile: High income, major financial commitments, education expenses

Needs: Wealth preservation, goal protection, partial liquidity

Why now matters:

You've built some assets, but key life goals like children's higher education or marriage are near. You also need to begin planning for retirement.

Recommended coverage:

- Maintain term cover, review and increase if income has grown
- Money-Back or Endowment Plans for medium-term liquidity
- Begin Retirement-focused ULIPs or Whole Life Plans

STAGE 4: PRE-RETIREMENT & LEGACY PLANNING (50S TO 60S)

Financial Profile: Lower liabilities, approaching retirement, focus on legacy

Needs: Wealth transfer, health protection, estate planning

Why insurance still matters:

Even if the income isn't primary anymore, life insurance helps in legacy planning, covering estate duties, and critical illness care.

Recommended coverage:

- Reduce term coverage if major debts are cleared
- Opt for Whole Life Insurance to leave behind a tax-free legacy
- Consider Annuity-Linked Insurance

Plans to supplement retirement income

- Maintain a Critical Illness or Health Rider

STAGE 5: RETIREMENT & BEYOND (60+)

Financial Profile: Fixed income, grown-up children, focus on peace of mind

Needs: Estate planning, medical cover, final expenses

Why keep coverage:

Life insurance can support surviving spouse, cover last expenses, or serve as a legacy gift for children/grandchildren.

Recommended coverage:

- Final Expense Insurance (small whole life policies for funeral/medical bills)
- Use cash value policies or annuity-linked products for liquidity
- Avoid buying new large policies—premiums are high, benefits limited

Your life insurance journey should grow with you—just like your career, your responsibilities, and your dreams.

Reassess your needs every 5–7 years or after major life events like marriage, childbirth, or home purchase. The right policy at the right stage can offer not just protection—but peace, progress, and purposeful planning.

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BRIDGING GENERATIONAL GAPS: INVOLVING YOUNGER KIDS AND ELDER

DR RAJENDRA BHALAVAT

One of the greatest strengths of the Khadayata community lies in its deeply rooted values and multigenerational bonds. Yet in today's fast-moving, digitally driven world, a visible gap is emerging between our elders and the younger generation. The traditions that once flowed naturally across generations now need conscious effort to preserve and pass on. The good news? With a little intention and creativity, we can turn this gap into a bridge that connects hearts, minds, and values.

MAKE STORYTELLING A TRADITION AGAIN

Our elders are walking archives of our community's history—they hold stories of migration, business struggles, village life, festivals, and value systems. Encourage grandparents to share these stories with children, either casually at home or as part of Samaj-hosted storytelling sessions. Kids not only learn about their roots but also develop empathy and admiration for their elders.

INVOLVE ELDER IN DIGITAL INITIATIVES

Many community events and announcements now happen online, often leaving elders out. Involve tech-savvy youngsters in helping elders access these platforms, join

WhatsApp groups, or watch live-streamed Samaj events. This gives elders a sense of inclusion and teaches youth patience and respect.

CREATE COLLABORATIVE ACTIVITIES

Plan events where both kids and seniors can contribute: cultural skits, talent shows, cooking sessions, or traditional games like antakshari or carrom tournaments. Let elders judge or guide, and children perform or help organize. These shared experiences build mutual respect and laughter-filled memories.

CELEBRATE FESTIVALS TOGETHER

Festivals are natural moments to bond. Encourage joint rangoli making for Diwali, family garbas during Navratri, or having children help prepare prasad with grandparents. Let them learn traditional songs, recipes, and rituals hands-on. These aren't just activities—they're cultural bridges.

PAIRING UP: A BUDDY SYSTEM

In larger Samaj events, create a "young-elder buddy" program where one child is paired with an elder to assist them and learn from them. The elder feels cared for, and the child gains insight, stories, and a sense of responsibility.

RESPECTING MODERN REALITIES

It's important for elders to understand that today's youth juggle studies, careers, and a fast-changing world. Similarly, the younger generation must recognize the wisdom and experience that elders bring. Dialogue and empathy on both sides are key.

CONCLUSION

Bridging generational gaps isn't about forcing tradition or resisting change. It's about creating moments where both age groups feel valued, heard, and involved. When younger Khadayatas and elders engage meaningfully, we strengthen not just relationships, but the cultural thread that ties our community together. Let's invest in this bond—it is the most beautiful legacy we can pass on.



KHADAYATA COMMUNITY BUSINESS FORUM'S
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B43		B50		B59		F04	Kamakshi
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B44		B53		B62		F07	
B45		B54		B63	Karishma Narang	F08	
B46		B55	Anjesh Kanchanwala	B64		F09	

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WHY KHADAYATA RATNA ?

KCBF – Konnect eBulletin Team has introduced the column of “**Khadayata Ratna**” since last almost a year. During this period the eBulletin Team has tried to bring before its readers the highlights of prominent Khadayatas who have contributed substantially during their life span – in their respective profession, society and to Khadayata community in particular. The objective is clear – to highlight our own community people who can act as the “**Role Model**” for current as well as future generation/s.

There are almost eight billion humans (7.9) on our planet. They are spread over different continents and countries. E.g., in India we have 1.3 billion people. They further get divided in to states – like Maharashtra, Gujarat, Uttar Pradesh etc. further into Districts like Sabarkantha, Aravalli etc. Within

this further classification into different communities – like Khadayatas, Kshatriyas, Brahmins etc.

If you observe, in order to acknowledge the people for their contribution to the SOCIETY they serve they are acknowledged from time to time. E.g., **Internationally it's NOBEL PRIZE** – in all different categories. **Bharat Ratna, Padma Bhushan, Padma Vibhushan at National level.** Similarly, there are different awards in other fields like Film Industry, Literature, Army, Sports, Police etc. the objective being not just to acknowledge their contribution but to also provide the present and future generations to take lead from their life and to act as role model. E.g. Sachin Tendulkar – could be a role model for many budding cricketers. Lata Mangeshkar, Akshay Kumar in film industry, Swami Vivekanand, Swami Chinmayanand in spirituality etc.

It is with this objective we decided to provide brief profile, achievements and contributions of the prominent Khadayatas in our monthly bulletin. The name/s are approved by the majority consensus. One of the objectives of the KCBF is to also try and hold our community together at a time when the social structures and joint family systems are getting disintegrated and replaced by nucleus family units – whereas Western countries are increasingly appreciating and turning to Indian culture.

We would be glad to receive the names and write-ups of such prominent Khadayatas for coverage in forthcoming issues.

Editorial Team: Mr. Premal Parikh | Dr. Jignesh Bhalavat | CA Jigar Shah | Ms. Pratibha Shah

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Note: We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under “Khadayata Ratna” - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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